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Title:

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assurance manual...1917**

Place:

**London**

Date:

**[1917]**

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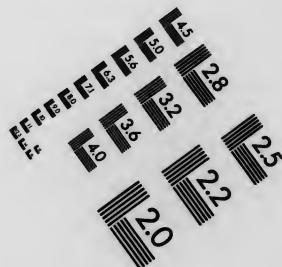
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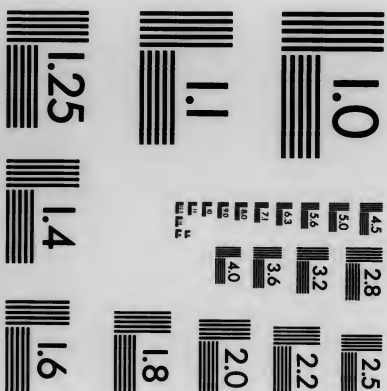


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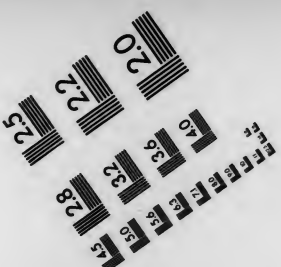
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1917.

22  
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MEMORANDA.

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.1917.

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*Business*  
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1917

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**SUMMARY OF REVENUE ACCOUNTS OF "ORDINARY" BRITISH LIFE COMPANIES.**  
*Companies established within the United Kingdom.—Total Business.*

	1912	1913	1914	1915	1916
Blue Book Issued in	82	81	82	82	83
Number of Companies included	£	£	£	£	£
<b>FUNDS.</b>					
Adjustments	—4,340,067	—335,754	—279,390	—288,099	—646,133
Amount at end of year	348,545,470	359,775,216	370,474,483	381,491,584	390,053,841
<b>INCOME.</b>					
Premiums	28,994,404	29,703,217	30,396,899	31,490,627	32,283,820
Consideration for Annuities	2,289,220	2,271,467	2,430,875	2,373,315	1,998,261
Interest and Dividend (less Tax)	13,166,857	13,670,729	14,221,215	14,901,434	16,180,229
Increase in Value of Investments	112,710	47,181	189,725	—	—
Fines, Fees, etc.	12,259	—	—	—	—
Capital paid up	—	—	—	—	—
Transfers	399,385	210,720	45,464	207,093	435,674
Miscellaneous	44,974,835	45,903,314	47,284,178	48,972,469	49,897,984
<b>Total</b>	21,453,454	22,557,498	23,501,983	23,591,110	26,646,109
<b>OUTGO.</b>					
Claims	1,274,499	1,554,139	1,202,740	1,389,427	1,109,295
Cash Bonuses & Reduction of Premium	2,265,911	2,404,180	2,752,519	2,531,949	2,538,771
Surrenders	2,476,870	2,567,360	2,626,138	2,691,149	2,761,292
Annuities	1,545,343	1,525,219	1,555,553	1,714,624	1,638,345
Commission	2,337,270	2,435,088	2,376,221	2,623,501	2,546,832
Expenses of Management	788,478	—	—	—	—
Bad Debts and Decrease of Investments	—	817,706	1,830,418	2,621,803	2,923,611
Depreciation and to Investment Reserve	487,450	476,624	429,949	503,706	525,339
Interest and Dividend to Shareholders	—	—	—	—	—
Transfers	544,367	—	—	—	—
Miscellaneous	11,801,193	11,565,500	10,978,657	11,305,200	9,208,390
Increase in Funds	44,974,835	45,903,314	47,284,178	48,972,469	49,897,984
<b>Total</b>					



# SUMMARY OF REVENUE ACCOUNTS OF "ORDINARY" LIFE COMPANIES.

Companies established out of the United Kingdom.—Total Business.

	1912		1913		1914		1915		1916	
	11	£	12	£	13	£	15	£	12	£
Blue Book issued in ... ..	...		...		...		...		...	
Number of Companies included	...		...		...		...		...	
<b>FUNDS.</b>										
Amount at end of year ...	...	407,919,200	...	431,986,161	...	464,677,737	...	510,722,396	...	484,265,331
<b>INCOME.</b>										
Premiums ... ..	...	44,420,491	...	46,473,416	...	49,241,570	...	56,858,214	...	50,599,804
Consideration for Annuities	...	1,088,088	...	1,295,382	...	2,120,943	...	3,147,004	...	1,437,251
Interest and Dividends (less Tax)	...	18,192,528	...	19,296,970	...	20,908,789	...	23,271,721	...	22,391,388
Increase in Value of Investments	...	101,245	...	1,735,204	...	168,515	...	—	...	—
Fines, Fees, etc. ...	...	8,174	...	—	...	—	...	—	...	—
Capital paid up ... ..	...	—	...	662,752	...	—	...	—	...	—
Miscellaneous ... ..	...	1,044,071	...	69,463,724	...	1,065,528	...	1,169,764	...	2,037,112
Total ... ..	...	64,854,547	...	69,463,724	...	73,500,345	...	84,446,703	...	76,465,505
<b>OUTGO.</b>										
Claims ... ..	...	21,595,095	...	23,103,919	...	24,969,407	...	26,576,577	...	26,594,100
Cash Bonuses & Reduction of Premiums	...	6,356,474	...	7,027,328	...	8,477,367	...	9,787,568	...	10,725,387
Surrenders ... ..	...	8,640,836	...	8,028,486	...	9,308,328	...	9,468,984	...	11,094,910
Annuities ... ..	...	1,296,065	...	1,314,874	...	2,033,653	...	3,321,282	...	1,492,410
Commission ... ..	...	3,044,234	...	3,529,667	...	3,988,071	...	4,440,872	...	4,021,703
Expenses of Management	...	4,727,066	...	4,888,166	...	5,299,942	...	5,596,883	...	5,306,607
Bad Debts and Decrease of Investments	...	3,043,557	...	—	...	—	...	—	...	—
Interest and Dividends to Shareholders	...	48,250	...	67,114	...	63,297	...	365,449	...	91,648
Depreciation and to Investment Reserve	...	—	...	272,425	...	2,423,431	...	4,388,241	...	1,526,753
Miscellaneous ... ..	...	1,079,534	...	—	...	—	...	—	...	—
Increase in Funds ... ..	...	15,023,436	...	21,231,745	...	16,936,949	...	20,500,847	...	15,611,987
Total ... ..	...	64,854,547	...	69,463,724	...	73,500,345	...	84,446,703	...	76,465,505

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# SUMMARY OF REVENUE ACCOUNTS OF "INDUSTRIAL" BRITISH LIFE COMPANIES.

	1912		1913		1914		1915		1916	
	18	£	18	£	18	£	19	£	19	£
Blue Book Issued in ... ..	...		...		...		...		...	
Number of Companies included	...		...		...		...		...	
<b>FUNDS.</b>										
Adjustments ... ..	...	+723,519	...	-212,861	...	+69,620	...	+810,901	...	+58,141
Amount at end of year ...	...	46,497,835	...	49,240,823	...	52,223,928	...	55,762,235	...	58,700,590
<b>INCOME.</b>										
Premiums ... ..	...	15,707,214	...	16,277,509	...	16,690,937	...	17,291,641	...	17,982,777
Consideration for Annuities	...	—	...	—	...	—	...	—	...	—
Interest and Dividend (less Tax)	...	1,601,393	...	1,716,876	...	1,849,061	...	2,024,752	...	2,116,699
Increase in Value of Investments	...	—	...	—	...	—	...	—	...	—
Fines, Fees, etc. ...	...	664	...	—	...	—	...	—	...	—
Capital paid up ... ..	...	—	...	—	...	—	...	—	...	—
Transfers ... ..	...	—	...	—	...	—	...	—	...	—
Miscellaneous ... ..	...	3,539	...	2,856	...	146,210	...	300,674	...	361,782
Total ... ..	...	17,312,810	...	17,997,241	...	18,686,208	...	19,617,067	...	20,461,258
<b>OUTGO.</b>										
Claims ... ..	...	6,205,793	...	6,622,369	...	6,844,823	...	7,236,404	...	7,828,831
Cash Bonuses & Reduction of Premium	...	—	...	—	...	—	...	—	...	—
Surrenders ... ..	...	301,917	...	290,714	...	319,945	...	274,217	...	269,433
Annuities ... ..	...	72	...	—	...	—	...	—	...	—
Commission ... ..	...	3,924,722	...	4,044,237	...	4,158,449	...	4,504,839	...	4,618,209
Expenses of Management	...	3,008,243	...	3,018,200	...	3,171,556	...	3,448,816	...	3,401,016
Bad Debts & Decrease of Investments	...	8,342	...	—	...	—	...	—	...	—
Interest & Dividend to Shareholders	...	700,381	...	720,096	...	737,358	...	758,784	...	728,662
Transfers ... ..	...	—	...	—	...	—	...	—	...	—
Miscellaneous ... ..	...	319,113	...	345,776	...	540,592	...	666,601	...	734,893
Increase in Funds ... ..	...	2,844,227	...	2,955,849	...	2,913,485	...	2,727,406	...	2,880,214
Total ... ..	...	17,312,810	...	17,997,241	...	18,686,208	...	19,617,067	...	20,461,258

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## SUMMARY OF NEW LIFE ASSURANCE BUSINESS EFFECTED.

### BRITISH COMPANIES—ORDINARY.

#### *Total Business.*

Blue Book issued in.	Number of Policies.	Sum Assured.	Single Premiums.	Yearly Renewal Premiums.
		£	£	£
1912	266,122	61,368,931	418,445	2,506,871
1913	265,023	58,001,131	407,362	2,333,081
1914	280,857	60,830,468	478,917	2,494,365
1915	324,454	67,628,115	482,930	2,814,478
1916	279,704	60,078,058	524,996	2,547,660

### BRITISH COMPANIES—INDUSTRIAL.

#### *Total Business.*

Blue Book issued in.	Number of Policies.	Sum Assured.	Single Premiums.	Yearly Renewal Premiums.
		£	£	£
1912	7,858,747	71,598,255	—	—
1913	7,907,177	76,506,272	—	—
1914	7,719,156	75,393,103	—	—
1915	8,232,899	94,194,291	—	—
1916	7,501,201	87,486,107	—	—

### COLONIAL AND FOREIGN COMPANIES.

#### *Business effected within the United Kingdom.*

Blue Book issued in.	Number of Policies.	Sum Assured.	Single Premiums.	Yearly Renewal Premiums.
		£	£	£
1912	5,630	2,293,906	38,751	99,471
1913	6,548	2,606,960	30,577	111,682
1914	7,382	2,895,679	30,709	128,584
1915	7,276	3,024,502	37,023	138,406
1916	5,717	2,472,477	33,265	119,537

Blue Book issued in.	ASSURANCES.	Number.	Net Sums Assured.	
			Amount.	Percentage of Total.
1912	Total ... ..	2,863,851	£800,215,506	—
	Whole Life ... ..	1,048,277	470,149,166	58·75
	End'wm'ts & End. Assr.	1,719,174	291,443,250	36·42
	Miscellaneous ... ..	96,400	38,623,090	4·83
1913	Total ... ..	2,968,398	827,137,470	—
	Whole Life ... ..	1,063,439	477,190,673	57·69
	End'wm'ts & End. Assr.	1,798,282	307,467,788	37·17
	Miscellaneous ... ..	106,677	42,479,009	5·14
1914	Total ... ..	3,035,023	836,238,700	—
	Whole Life ... ..	1,074,051	478,728,250	57·25
	End'wm'ts & End. Assr.	1,862,381	316,791,912	37·88
	Miscellaneous ... ..	98,591	40,718,538	4·87
1915	Total ... ..	3,179,494	854,982,788	—
	Whole Life ... ..	1,101,135	483,179,135	56·51
	End'wm'ts & End. Assr.	1,971,860	329,316,567	38·52
	Miscellaneous .. ...	106,499	42,487,086	4·97
1916	Total ... ..	3,233,771	869,738,964	—
	Whole Life ... ..	1,102,446	484,632,802	55·72
	End'wm'ts & End. Assr.	2,017,052	339,446,847	39·03
	Miscellaneous ... ..	114,273	45,659,315	5·25

### SUMMARY OF "INDUSTRIAL" ASSURANCES IN FORCE

Blue Book issued in.	Number.	Net Sums Assured.
1910	28,541,525	£285,807,599
1911	29,149,924	292,689,157
1912	31,173,527	310,969,119
* 1913	35,475,381	353,109,702
1914	36,162,031	359,538,089
1915	37,556,248	428,690,925
1916	38,004,956	433,900,645

\* The figures of the Royal London Mutual were included in this statement for the first time.

From 1910 the figures in most cases refer to Life business only.

	Year ending	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease indicated by -)
		£	£
<b>ABSTAINERS &amp; GENERAL...</b> (1883) (Ordinary) 142, Edmund Street, Birmingham.	Dec. 31, 1912	652,824	64,371
	Dec. 31, 1913	726,264	73,440
	Dec. 31, 1914	804,556	78,292
	Dec. 31, 1915	875,029	70,473
	Dec. 31, 1916	954,709	79,680
<b>ABSTAINERS &amp; GENERAL...</b> (1883) (Industrial) 142, Edmund Street, Birmingham.	Dec. 31, 1912	46,872	655
	Dec. 31, 1913	47,240	368
	Dec. 31, 1914	47,969	729
	Dec. 31, 1915	47,679	-290
	Dec. 31, 1916	47,316	-363
<b>ALLIANCE</b> ... .. (1824) Bartholomew Lane, E.C.2	† Dec. 31, 1912	18,064,183	310,067
	† Dec. 31, 1913	17,974,663	-89,520
	† Dec. 31, 1914	18,254,118	279,455
	† Dec. 31, 1915	18,361,407	107,289
	† Dec. 31, 1916	18,299,683	-61,724
<b>ATLAS</b> ... .. (1808) 92, Cheapside, E.C.2	Dec. 31, 1912	2,202,329	89,112
	Dec. 31, 1913	2,280,681	78,552
	Dec. 31, 1914	2,279,946	-735
	Dec. 31, 1915	2,292,517	12,571
	Dec. 31, 1916	2,367,685	75,168
<b>AUSTR'N. MUTUAL PROV.</b> (1849) 37, Threadneedle St., E.C.2	Dec. 31, 1912	29,766,465	1,411,931
	Dec. 31, 1913	31,203,822	1,437,357
	Dec. 31, 1914	32,692,031	1,488,209
	Dec. 31, 1915	34,063,273	1,371,242
	Dec. 31, 1916	35,439,654	1,376,381
<b>BLACKBURN PHIL. (Ord.)</b> <b>ASSURANCE</b> .. (1839; incorp. 1913) .. Cooper's Buildings, (Ind.) Church Street, .. Liverpool. ..	Dec. 31, 1914	60,966	6,735
	Dec. 31, 1915	68,473	7,507
	Dec. 31, 1916	77,187	8,714
	Dec. 31, 1914	683,904	36,351
	Dec. 31, 1915	714,876	30,972
	Dec. 31, 1916	740,588	25,712
<b>BRITANNIC (Ordinary)</b> ... (1866) Broad Street Corner, Birmingham.	Dec. 31, 1912	1,383,003	135,510
	Dec. 31, 1913	1,509,240	126,237
	Dec. 31, 1914	1,595,499	86,259
	Dec. 31, 1915	1,689,456	93,957
	Dec. 31, 1916	1,763,901	74,445
<b>BRITANNIC (Industrial)</b> ...	Dec. 31, 1912	1,723,469	148,791
	Dec. 31, 1913	1,789,865	66,396
	Dec. 31, 1914	1,883,216	93,351
	Dec. 31, 1915	2,001,350	118,134
	Dec. 31, 1916	2,133,914	132,564

† Includes the figures of the Imperial, Provident and Economic Companies.

NET NEW BUSINESS. (Gross Premiums.)				Commission & Expenses of Management.	
No. of Policies issued in the year.	Sum Assured.	Premium.	Life Premium Income (Net).	Amount.	Percentage of Premiums.
	£	£		£	
1,601	325,733	13,075	97,	£	
1,615	327,803	12,345	104,790	21,486	22.04
1,314	286,437	11,787	111,507	22,376	21.35
1,127	265,617	10,802	116,395	22,235	19.94
932	236,161	9,687	122,023	20,24	17.46
					16.67
179	1,629	Not stated.	5,319	2,521	
195	1,571	"	5,047	2,403	1.39
182	1,676	"	4,851	2,244	46.2
151	1,379	"	4,525	2,096	46.32
119	1,148	"	4,322	1,015	23.48
2,403	1,575,748	75,256	1,159,121	115,093	9.93
2,742	1,798,087	73,046	1,165,405	115,016	9.87
1,976	1,440,424	64,164	1,173,135	115,901	9.88
1,315	777,309	39,307	1,135,660	112,232	9.88
1,213	925,765	55,045	1,131,236	111,912	9.89
825	420,788	16,188	192,230	25,974	13.51
923	487,993	16,778	199,188	26,793	13.45
1,217	598,583	24,704	212,942	26,952	12.66
768	428,558	18,713	215,386	22,882†	10.62
771	455,902	20,714	218,410	22,084	10.11
24,485	6,928,950	321,264	2,429,829	311,574	12.82
24,328	6,994,285	270,378	2,540,070	324,407	12.77
23,228	6,563,369	263,213	2,641,518	336,539	12.74
22,019	6,620,527	235,049	2,754,355	330,158	11.99
21,145	6,570,020	317,301	2,911,056	326,024	11.20
2,125	46,363	2,038	13,242	1,951	14.73
1,744	39,261	1,889	14,172	2,093	14.77
1,343	32,533	1,752	15,437	2,265	14.67
71,054	719,607	...	124,914	54,671	43.77
63,970	659,355	...	136,589	57,589	42.16
52,078	648,617	...	148,395	63,156	42.56
8,177	382,597	21,471	237,393	32,757	13.80
9,690	474,100	26,713	244,119	35,644	14.60
8,724	403,042	23,280	252,012	35,505	14.09
10,558	428,208	29,273	261,813	37,899	14.48
10,081	477,245	27,212	264,694	38,909	14.70
489,594	4,621,010	...	1,007,942	408,924	40.57
533,170	5,253,599	...	1,029,009	434,279	42.20
502,620	4,771,220	...	1,068,613	451,694	42.27
428,582	4,232,769	...	1,082,214	433,031	40.01
Not stated	Not stated.	Not stated.	1,128,532	437,352	38.75

† Including Valuation Expenses.



Name of Company. Date of Formation. Address of Head Office.	Year ending	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease indicated by -)
		£	£
<b>BRITISH EQUITABLE</b> ... (1854) 1, 2 & 3, Queen St. Pl., E.C.4	Jan. 31, 1913	1,663,365	-9,245
	Jan. 31, 1914	1,605,741	-57,624
	Jan. 31, 1915	1,559,544	-46,197
	Jan. 31, 1916	1,540,997	-18,547
	Jan. 31, 1917	1,524,159	-16,838
<b>BRITISH GENERAL</b> (1904) 66 Cheapside, E.C.2	Dec. 31, 1914	894†	894
	Dec. 31, 1915	14,187	3,293
	Dec. 31, 1916	19,793	5,606
<b>BRITISH LEGAL &amp; (Ord.)</b> (1863) <b>UNITED PROV.</b> ... 78, New Oxford St., W.C.1., ,, ,, ,, (Industrial) ,, ,, ,, ,, ,,	June 30, 1912	68,858	7,780
	June 30, 1913	74,816	10,094
	June 30, 1914	84,409	9,593
	June 30, 1915	85,020	611
	June 30, 1916	86,088	1,068
	June 30, 1912	305,276	24,771
	June 30, 1913	339,604	34,328
	June 30, 1914	353,090	13,486
	June 30, 1915	358,056	4,966
	June 30, 1916	374,218	16,162
<b>BRITISH LIFE</b> ... (1896) 154, St. Vincent St., Glasgow.	Dec. 31, 1912	28,793	2,987
	Dec. 31, 1913	30,980	2,187
	Dec. 31, 1914	29,136	-1,844
	Dec. 31, 1915	32,293	3,157
	Dec. 31, 1916	34,970	2,677
<b>BRITISH WIDOWS</b> (Ordinary) (1902) 1, Old Street, E.C.1	Dec. 31, 1912	10,204	1,507
	Dec. 31, 1913	12,188	1,984
	Dec. 31, 1914	14,901	2,713
	Dec. 31, 1915	19,225	4,324
	Dec. 31, 1916	24,479	5,254
<b>BRITISH WIDOWS</b> ... (Industrial).	Dec. 31, 1912	23,583	2,742
	Dec. 31, 1913	27,609	4,026
	Dec. 31, 1914	31,585	3,976
	Dec. 31, 1915	34,904	3,319
	Dec. 31, 1916	37,999	3,095
<b>CALEDONIAN</b> ... (1805) 19, George Street, Edinburgh.	Dec. 31, 1912	3,147,665	111,378
	Dec. 31, 1913	3,297,029	149,364
	Dec. 31, 1914	3,462,827	165,798
	Dec. 31, 1915	3,576,733	113,906
	Dec. 31, 1916	3,665,007	88,274

† There is now in addition a Special Life Reserve £10,000. b Five months' account.

NET NEW BUSINESS. (Gross in italics.)			Life Premium Income (Net).	Commission & Expenses of Management.	
No. of Policies issued in the year.	Sum Assured.	Premiums.		Amount.	Percentage of Premiums.
	£	£	£	£	
456	196,830	7,252	113,177	27,004	23·85
424	217,132	7,091	111,491	27,757†	24·90
325	162,382	6,111	108,266	24,479†	22·61
274	141,488	5,926	105,909	23,171	21·88
205	134,940	5,769	104,050	23,410	22·50
101	36,605	1,626	1,422	528	37·13
135	40,391	2,181	3,636	784	21·56
112	43,492	2,672	5,843	834	14·27
485	29,182	1,523	15,499	3,111	20·07
553	32,745	1,738	15,276	2,525	16·53
597	34,120	1,897	15,435	2,531	16·40
393	27,305	1,556	14,533	2,348	16·16
569	29,783	1,718	15,535	2,863	18·43
291,852	3,048,440	not stated.	278,340	143,825	51·67
310,066	3,227,212	"	284,814	144,012	50·56
307,774	3,265,470	"	304,225	153,014	50·30
215,981	2,630,851	"	304,266	135,966	44·69
147,708	1,539,985	"	310,368	128,778	41·49
116	16,237	1,825	4,579	1,179	25·75
129	15,861	1,306	4,145	702†	16·94
63	11,505	921	3,813	875	22·95
48	6,919	979	4,054	745	18·38
13	1,452	305	3,506	559	15·94
614	21,913	1,317	3,620	924	25·52
970	28,326	1,982	4,352	896	20·59
804	24,471	1,572	4,955	1,113	22·46
1,167	33,834	2,347	6,032	1,309	21·70
New business	not stated.	7,741	1,954	25·24	
67,195	895,368	not stated.	65,685	40,169	61·15
61,579	829,544	"	68,795	40,623	59·05
57,402	786,014	"	72,305	42,135	58·27
35,540	468,556	"	71,279	36,300	50·93
New business	not stated.	74,617	34,705	46·51	
1,134	647,520	26,203	262,230	37,304	14·23
1,192	749,523	28,516	275,497	40,057	14·54
977	702,980	27,537	286,104	39,784	13·91
981	724,467	30,582	295,872	39,961	13·51
814	731,813	32,691	302,806	39,267	12·97

† Including Valuation Expenses.

† Excluding amount transferred to Establishment Account.

Name of Company. Date of Formation. Address of Head Office.	Year ending	FUNDS	
		Amount.	Increase or Decrease in Year. (Decrease indicated by -)
		£	£
<b>CANADA LIFE</b> ... (1847) United Kingdom 1903. 15, King Street, Cheapside, E.C.2	Dec. 31, 1912	9,596,204 <sup>a</sup>	816,946
	Dec. 31, 1913	10,406,313 <sup>a</sup>	810,109
	Dec. 31, 1914	10,942,898 <sup>a</sup>	536,585
	Dec. 31, 1915	11,115,126 <sup>a</sup>	168,017
	Dec. 31, 1916	11,696,878 <sup>a</sup>	581,752
<b>CENTURY</b> ... (1885) (Life Branch 1898) 18, Charlotte Square, Edinburgh.	Dec. 31, 1912	594,058	93,911
	Dec. 31, 1913	710,164	116,106
	Dec. 31, 1914	818,932	108,768
	Dec. 31, 1915	893,129	74,197
	Dec. 31, 1916	975,829	82,700
<b>CITY LIFE</b> (1897) (Ord.) 6, Paul St, Finsbury, E.C.2	Dec. 31, 1912	117,577	8,547
	Dec. 31, 1913	108,433	7,741
	Dec. 31, 1914	143,476	14,037
	Dec. 31, 1915	154,667	11,191
	Dec. 31, 1916	178,917	24,250
(Industrial)	Dec. 31, 1912	17,407	-1,295
	Dec. 31, 1913	14,084	349
	Dec. 31, 1914	15,513	1,429
	Dec. 31, 1915	16,533	1,020
	Dec. 31, 1916	18,762	2,229
<b>CLERGY MUTUAL</b> ... (1829) 2 & 3, The Sanctuary, Westminster, S.W.1	May 31, 1912	4,591,426	-70,624
	May 31, 1913	4,676,274	84,848
	May 31, 1914	4,801,710	125,436
	May 31, 1915	4,818,126	16,417
	May 31, 1916	4,336,115	-482,011
<b>CLERICAL, MEDICAL &amp; GEN.</b> (1824) 15, St. James's Square, S.W.1	June 30, 1912	5,531,373 <sup>+</sup>	63,302
	June 30, 1913	5,689,607 <sup>+</sup>	158,234
	June 30, 1914	6,001,136 <sup>+</sup>	311,529
	June 30, 1915	6,223,406 <sup>+</sup>	222,270
	June 30, 1916	6,190,901 <sup>+</sup>	-32,505
<b>COLONIAL MUTUAL</b> ... (1873) 33, Poultry, E.C.2	Dec. 31, 1911	3,358,229	138,783
	Dec. 31, 1912	3,444,950	86,721
	Dec. 31, 1913	3,618,811	173,861
	Dec. 31, 1914	3,783,301	164,490
	Dec. 31, 1915	3,977,823	194,522
<b>COMMERCIAL UNION</b> ... (1861) 24-26, Cornhill, E.C.3	Dec. 31, 1912	5,181,488	432,266
	Dec. 31, 1913	5,598,662	417,174
	Dec. 31, 1914	6,052,377	453,715
	Dec. 31, 1915	6,510,161	457,784
	Dec. 31, 1916	6,999,553	489,392

<sup>+</sup> Excluding Paid-up Capital and Shareholders' Fund.  
<sup>a</sup> Excluding Paid-up Capital and Shareholders' Dividend Fund

NET NEW BUSINESS. ( <i>Gross in italics.</i> )			Commission & Expenses of Management.	
No. of Policies issued in the year.	Sum Assured.	Premiums.	Life Premium Income (Net).	Percentage of Premiums.
	£	£	£	£
6,459	3,329,794	107,890	914,467	223,270 <sup>e</sup>
5,743	2,978,110	115,202	971,776	250,542 <sup>e</sup>
6,061	2,798,112	99,534	990,880	267,060 <sup>e</sup>
not stated	3,214,464	117,174	1,027,183	279,915 <sup>e</sup>
"	3,911,742	149,372	1,108,333	311,932 <sup>e</sup>
1,040.	311,259	11,958	87,320	8,990
1,083	346,962	15,022	99,112	10,209
1,040	357,033	19,083	110,264	11,357
772	298,577	18,669	118,416	12,196
778	351,444	15,594	121,156	12,483
1,807	180,177	7,524	51,679	32,604
1,787	175,185	7,735	52,283	30,371 <sup>*</sup>
1,491	178,748	7,283	59,427	30,367
1,473	257,125	9,014	63,896	32,840
1,472	310,616	21,400	80,029	37,113
52,718	674,247	not stated.	30,310	21,890
38,053	472,814	"	31,919	20,902 <sup>*c</sup>
29,563	405,251	"	30,586	17,949 <sup>c</sup>
20,059	292,915	"	30,393	17,295 <sup>c</sup>
19,633	275,965	"	32,411	18,142
567	345,579	13,081	280,191	23,252 <sup>b*</sup>
568	346,580	12,917	277,390	19,060 <sup>b</sup>
534	269,251	10,543	274,131	19,703 <sup>b</sup>
401	253,303	13,172	277,409	18,951 <sup>b</sup>
383	209,157	9,529	272,020	16,941 <sup>b</sup>
1,033	720,289	28,876	410,752	59,227 <sup>*</sup>
992	821,531	30,381	416,519	56,184
1,138	1,093,798	44,674	438,066	57,861 <sup>a</sup>
754	672,732	25,272	448,967	54,195
727	737,472	28,577	456,330	55,989
14,526	3,089,798	122,419	452,809	164,794
13,222	3,226,738	130,681	502,026	186,173
8,726	2,043,234	88,475	471,166	154,075
7,505	1,644,064	75,257	457,276	118,148
6,392	1,300,248	61,444	440,682	90,680
4,337	2,219,808	78,601	568,087	71,960
4,514	2,349,388	83,579	611,192	77,153
3,944	2,433,948	86,929	657,887	79,814
3,087	1,697,688	64,172	663,897	76,967
2,684	1,742,854	78,044	708,158	82,184

<sup>b</sup> (Clergy Mutual) No Commission paid. <sup>\*</sup> Including Valuation Expenses.  
<sup>a</sup> Excludes Annuity Expenses previously included. <sup>c</sup> Includes Annuity Expenses.  
<sup>||</sup> Excluding amount written off Extension Expenses Account.  
<sup>e</sup> Excluding amounts transferred to Extension Expenses Account.



Name of Company. Date of Formation. Address of Head Office.	Year ending	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease indicated by —)
		£	£
<b>CONFEDERATION LIFE</b> ...	Dec. 31, 1912	3,487,181 <sup>c</sup>	200,311
(1871)	Dec. 31, 1913	3,779,081 <sup>c</sup>	291,900
Toronto, Canada.	Dec. 31, 1914	3,995,093 <sup>c</sup>	216,012
23-28, Fleet Street, E.C.4	Dec. 31, 1915	4,127,848 <sup>c</sup>	132,755
	Dec. 31, 1916	4,299,419 <sup>c</sup>	171,571
<b>CONSOLIDATED</b> ...	Dec. 31, 1912	68,775	5,680
(1903)	Dec. 31, 1913	78,231	11,243
9, Fleet Street, E.C.4	Dec. 31, 1914	84,035	5,804
	Dec. 31, 1915	106,148	22,113
	Dec. 31, 1916	135,533	29,385
<b>CO-OPERATIVE</b> (Ordinary)	Dec. 31, 1911	145,815	16,981
(1867)	Dec. 31, 1912	167,321	21,506
Corporation St., Manchester.	Dec. 31, 1913	188,925	21,604
	Dec. 31, 1914	214,210	25,285
	Dec. 31, 1915	247,776	33,566
<b>CO-OPERATIVE</b> (Industrial and Special)	Dec. 31, 1911	39,131	—1,094 <sup>†</sup>
	Dec. 31, 1912	45,810	6,679
	Dec. 31, 1913	53,892	8,082
	Dec. 31, 1914	63,042	9,150
	Dec. 31, 1915	70,647	7,605
<b>EAGLE &amp; BRITISH DOM.</b> ...	Dec. 31, 1912	2,013,044	—45,162
(1807) ... (Eagle only)	Dec. 31, 1913	2,011,610	—1,434
Royal Exchange „	Dec. 31, 1914	1,919,611	—91,999
Avenue, E.C.3 „	Dec. 31, 1915	1,807,888	—111,723
(Eagle only, 3 months)	Dec. 31, 1916	1,623,018	3,949
<b>EDINBURGH</b> ...	Dec. 31, 1912	4,491,280	—61,328
(1823)	Dec. 31, 1913	4,488,112	—3,168
26, George Street,	Dec. 31, 1914	4,517,741	29,629
Edinburgh.	Dec. 31, 1915	4,450,357	—67,384
	Dec. 31, 1916	4,453,543	3,186
<b>ENGLISH &amp; SCOTTISH LAW</b>	Dec. 31, 1912	2,931,001 <sup>b</sup>	31,221
(1839)	Dec. 31, 1913	3,019,622 <sup>b</sup>	88,621
33, St. James's Square, S.W.1	Dec. 31, 1914	3,058,191 <sup>b</sup>	38,569
41, Charlotte Sq., Edinburgh.	Dec. 31, 1915	2,823,811 <sup>b</sup>	—234,380
	Dec. 31, 1916	2,854,405 <sup>b</sup>	30,594
<b>+EQUITABLE</b> ...	*Dec. 31, 1912	5,400,102	158,152
(1762)	*Dec. 31, 1913	5,496,999	96,897
Mansion House Street, E.C.2	*Dec. 31, 1914	5,233,777	—263,222
	*Dec. 31, 1915	5,042,489	—191,288
	*Dec. 31, 1916	4,517,199	—190,045

† Funds include General Reserve and Unappropriated Interest thereon. b Excluding Paid-up Capital, but including annuity Fund. c Excluding Paid-up Capital and Shareholders' Fund. \* Includes General Bus. † £7,000 transferred to P. & L. a/c.

NET NEW BUSINESS. ( <i>Gross in italics.</i> )			Life Premium Income (Net).	Commission & Expenses of Management.	
No. of Policies issued in the year.	Sum Assured.	Premiums.		Amount.	Percentage of Premiums.
	£	£	£	£	
5,452	2,449,162	114,155	457,321	152,487†	33·34
5,701	2,445,863	118,199	510,151	158,437†	31·06
5,317	2,210,760	106,891	513,080	168,072†	32·76
...	<i>2,209,783</i>	94,922	491,492	152,845†	31·10
New	Business	not stated.	577,002	170,901†	29·62
296	82,176	3,916	28,591	c6,291	22·00
642	151,834	6,858	28,692	c6,126	21·35
657	152,179	6,627	28,810	14,417	50·04
200	79,676	3,604	38,978	7,981	20·48
New	Business	not stated.	38,551	8,082	20·96
551	40,059	4,642	22,684	2,836	12·50
715	50,513	6,699	26,441	3,392†	12·83
840	63,425	8,235	29,444	3,699†	12·56
1,122	82,068	9,448	33,188	4,272†	12·87
1,408	101,282	10,697	38,155	4,928†	12·92
7,471	75,082	not stated.	13,877	5,363	38·65
7,691	75,917	„	15,336	5,931	38·67
8,257	82,356	„	17,079	6,610	38·70
10,232	101,482	„	19,298	7,460	38·66
13,934	149,829	„	22,471	8,682	38·64
287	359,395	15,355	172,263	28,034†	16·27
234	319,646	10,377	166,034	29,665†	17·87
332	421,471	15,959	165,833	27,309†	16·47
180	200,007	8,320	155,566	23,147	14·88
New	Business	not stated.	37,586	5,288	14·07
1,010	503,043	20,829	310,051	48,870	15·76
1,007	503,924	16,340	298,933	48,424	16·20
924	384,257	15,658	294,982	46,810	15·87
852	387,421	16,388	288,105	45,941	15·95
801	392,872	15,974	284,710	45,856	16·11
799	505,932	20,864	228,406	39,915	17·48
706	510,982	20,933	228,794	40,948	17·90
535	395,481	17,069	232,591	38,836	16·70
383	221,535	8,823	218,240	34,893	15·99
318	218,394	11,550	214,265	37,790†	17·64
251	236,777	16,553	214,768	13,644*	6·35
248	255,425	12,763	211,207	13,616*	6·45
356	406,054	25,169	224,210	16,934*†	7·55
195	276,076	16,420	221,867	14,264*	6·43
255	329,699	19,177	220,296	14,924†	6·77

\* Does not pay Commission. † Including Val't'n Exp's. ‡ Including Annuity Exp's. † Excluding provision towards Pensions. r The expenses of the Life Branch are limited to 12½%. c Excluding amounts transferred to Organisation Accounts. 9

Name of Company. Date of Formation. Address of Head Office.	Year ending	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease indicated by —)
		£	£
<b>EQUITABLE (United States)...</b> (1859) Morning Post Buildings, 346, Strand, W.C.2	Dec. 31, 1911	102,219,122b	3,533,721
	Dec. 31, 1912	104,094,116b	1,874,994
	Dec. 31, 1913	106,406,085b	2,311,969
	Dec. 31, 1914	108,376,796b	1,970,711
	Dec. 31, 1915	110,557,890b	2,181,094
<b>EQUITY &amp; LAW</b> ... ..	Dec. 31, 1912	4,899,758	148,429
(1844) 18, Lincoln's Inn Fields, W.C.2	Dec. 31, 1913	5,053,849	154,091
	Dec. 31, 1914	4,987,118	—66,731
	Dec. 31, 1915	4,902,508	—27,993
	Dec. 31, 1916	5,006,780	104,272
<b>FRIENDS' PROVIDENT</b> ...	*Nov. 20, 1912	3,439,230	9,683
(1832) Bradford, — Yorkshire.	*Nov. 20, 1913	3,380,662	—58,568
	*Nov. 20, 1914	3,454,867	74,205
	*Nov. 20, 1915	3,478,304	23,437
	*Nov. 20, 1916	3,541,756	63,452
<b>GENERAL ACCIDENT</b> ...	Dec. 31, 1912	109,074	23,465
(1885) General Buildings, Perth.	Dec. 31, 1913	137,775	28,701
	Dec. 31, 1914	168,789	31,014
	Dec. 31, 1915	191,072	22,283
	Dec. 31, 1916	213,748	22,676
<b>GENERAL LIFE</b> ... ..	Dec. 31, 1911	2,205,046	13,013
(1837) 103, Cannon Street, E.C.4	Dec. 31, 1912	2,209,721	4,675
	Dec. 31, 1913	2,154,328†	—5,393
	Dec. 31, 1914	2,176,850†	22,522
	Dec. 31, 1915	2,171,680†	—5,169
<b>GRESHAM</b> ... ..	Dec. 31, 1911	10,247,686	30,842
(1848) St. Mildred's House, Poultry, E.C.2	Dec. 31, 1912	10,282,617	34,931
	Dec. 31, 1913	10,345,293	62,676
	Dec. 31, 1914	10,309,966	—35,327
	Dec. 31, 1915	9,883,157	—426,809
<b>GUARDIAN</b> ... ..	Dec. 31, 1911	3,479,212	117,197
(1821) 11, Lombard Street, E.C.3	Dec. 31, 1912	3,616,944	137,732
	Dec. 31, 1913	3,735,028	118,084
	Dec. 31, 1914	3,702,707	—32,321
	Dec. 31, 1915	3,706,472	3,765
<b>HEARTS OF OAK (1903) Ord.</b>	June 30, 1912	16,502	1,834
40-44, Holborn Viaduct, „	June 30, 1913	17,572	1,070
E.C.1 „	Dec. 31, 1914	18,866	1,294
(18 months) „	Dec. 31, 1915	20,119	1,253
„	Dec. 31, 1916	22,854	2,735†

\* Includes General Business. † Excludes Paid-up Capital  
† Excluding Paid-up Capital and Proprietors' Fund.

NET NEW BUSINESS. (Gross in italics.)				Commission & Expenses of Management.	
No. of Policies issued in the year.	Sum Assured.	Premiums.	Life Premium Income. (Net)	Amount.	Percentage of Premiums.
	£	£	£	£	
47,559	25,201,195	1,217,051	10,433,805	2,180,076	20·89
64,375	30,442,341	1,221,131	10,698,980	2,193,154	20·56
68,394	29,745,486	1,174,292	10,887,202	2,230,036	20·48
68,038	27,773,990	1,103,203	10,888,044	2,154,377	19·79
92,980	32,364,738	not stated	11,259,402	2,199,811	19·54
392	503,731	23,796	345,055	37,986	11·01
474	587,782	32,913	356,146	39,437	11·07
334	443,052	22,041	346,439	37,396	10·79
255	337,731	17,850	332,439	38,702	11·64
279	481,335	27,973	344,188	41,313	12·00
556	277,600	11,840	181,350	21,762	12·00
525	256,810	15,227	184,198	23,384†	12·70
432	234,772	15,969	187,080	21,487	11·49
349	231,328	16,547	186,014	23,995*	12·90
395	331,633	25,649	205,464	24,595	11·97
436	132,894	5,044	29,471	5,157	17·50
521	149,412	5,716	32,607	5,706	17·50
419	133,036	5,035	35,424	6,199	17·50
257	97,118	4,200	33,912	5,935	17·50
226	77,852	3,760	34,037	5,957	17·50
1,097	363,767	16,989	189,644	37,057	19·54
986	355,595	16,273	185,095	36,970	19·97
1,010	359,253	13,364	181,776	35,799	19·69
1,694	505,755	17,971	176,931	36,056	20·38
1,365	411,470	16,111	177,976	42,132	23·67
6,539	2,171,712	105,789	1,040,489	237,344	22·81
6,821	2,351,391	115,082	1,058,710	241,301	22·79
6,661	2,337,419	110,316	1,055,631	237,315	22·48
5,052	1,763,407	79,968	1,022,817	225,204	22·02
2,738	1,113,534	50,897	849,659†	164,855	19·40
973	478,024	17,672	260,505	36,861	14·15
1,027	604,126	20,704	268,236	38,417	14·32
1,069	624,112	23,683	274,400	39,090	14·25
803	479,548	18,762	275,194	43,057†	15·65
722	481,068	22,575	284,311	39,926	14·04
374	22,580	1,285	7,460	3,512	47·08
455	23,916	1,256	7,916	2,974†	37·57
612	30,597	1,525	11,893	7,576	63·70
319	18,925	977	7,972	4,136	51·88
496	34,399	1,784	8,831	3,699	41·89

\* Includes cost of special Act of Parliament and Retiring Allowances.

† Including Valuation Expenses.

‡ Excluding amounts transferred to Establishment Accounts.

Name of Company. Date of Formation. Address of Head Office.	Year ending	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease indicated by —)
		£	£
<b>HEARTS OF OAK (cont.) Ind.</b>	June 30, 1912	15,379	2,464
(18 months) "	June 30, 1913	18,704	3,325
"	Dec. 31, 1914	20,962	2,258
"	Dec. 31, 1915	21,910	948
"	Dec. 31, 1916	18,020	—3,890
<b>INDEPENDENT ORDER OF FORESTERS</b> (1881) 102, Charing Cross Road, W.C.2	Dec. 31, 1911	3,603,692	346,521
	Dec. 31, 1912	3,992,307	388,615
	Dec. 31, 1913	8,735,380	4,743,073
	Dec. 31, 1914	8,700,785	—34,595
	Dec. 31, 1915	8,666,917	—33,868
<b>LAW INTEGRITY (Ord.)</b> (1906) Church St., Liverpool.	June 30, 1913	16	16
"	June 30, 1914	156	140
"	June 30, 1915	965	809
(Industrial)	June 30, 1913	34,474	6,760
"	June 30, 1914	39,800	5,326
"	June 30, 1915	38,469	—1,331
<b>LAW UNION and ROCK ...</b> (1806) Old Serjeants' Inn, Chancery Lane, W.C.2	Dec. 31, 1912	8,024,932	206,923
	Dec. 31, 1913	8,187,871	162,939
	Dec. 31, 1914	7,984,516	—203,355
	Dec. 31, 1915	8,060,892	76,376
	Dec. 31, 1916	8,216,945	156,053
<b>LEGAL &amp; GENERAL ...</b> (1836) 10, Fleet Street, E.C.4	Dec. 31, 1912	8,459,624	686,431
	Dec. 31, 1913	9,210,702	751,078
	Dec. 31, 1914	9,880,736	670,034
	Dec. 31, 1915	10,363,465	482,729
	Dec. 31, 1916	10,983,090	619,625
<b>LIFE ASSO. OF SCOTLAND</b> (1838) 82, Princes Street, Edinburgh.	April 5, 1912	5,786,555†	—5,341
	April 5, 1913	5,862,119†	75,564
	April 5, 1914	5,893,965†	31,846
	April 5, 1915	5,928,675†	34,710
	April 5, 1916	5,538,790†	—389,885
<b>L'POOL &amp; LONDON &amp; GLOBE</b> (1836) 1, Dale Street, Liverpool.	Dec. 31, 1912	5,073,974	—23,777
	Dec. 31, 1913	4,934,886	—139,088
	Dec. 31, 1914	4,953,406	18,520
	Dec. 31, 1915	4,888,186	—65,220
	Dec. 31, 1916	4,930,672	42,486
<b>LONDON &amp; LANCASHIRE...</b> (1862) 66, Cornhill, E.C.3 (Includes Scot. Metropolitan.)	Dec. 31, 1912	3,669,525	130,992
" " "	Dec. 31, 1913	3,807,136	137,611
" " "	Dec. 31, 1914	3,903,688	96,552
" " "	Dec. 31, 1915	3,949,439	45,751
" " "	Dec. 31, 1916	3,991,109	41,670

\* The 1912 expenses apparently include some amounts which in previous years have appeared in the General Expense Account. † Excluding paid-up capita

NET NEW BUSINESS. ( <i>Gross in italics.</i> )			Commission & Expenses of Management.		
No. of Policies issued in the year.	Sum Assured.	Premiums.	Life Premium Income (Net).	Amount.	Percentage of Premiums.
	£	£	£	£	
34,803	388,680	not stated	34,611	21,200	61·25
34,678	389,789	„	36,614	21,927¶	59·89
44,841	508,471	„	56,924	33,137	58·21
23,219	270,032	„	38,307	19,089	49·83
New	Business	not stated	50,214	34,764	69·23
New	Business	not stated	775,310	52,953	6·83
„	„	„	814,289	99,170*	12·18
„	„	„	5,171,743 <i>b</i>	140,640	2·72
„	„	„	850,883	87,902	10·33
8,138	1,228,687	18,172	826,916	77,986	9·43
53	1,315	50	20	4	20·00
152	8,625	291	373	227	60·86
1,232	67,115	4,614	2,421	1,362	56·26
20,582	329,795	...	35,467	28,156	79·39
28,389	437,793	...	43,731	33,610	76·86
36,405	566,686	...	52,425	40,920	78·05
2,230	956,904	33,950	578,994	85,522	14·77
2,373	1,076,404	38,300	580,102	89,985	15·51
2,596	1,239,370	44,759	590,591	89,876	15·22
1,883	797,608	30,051	578,420	86,180	14·90
1,781	860,950	34,595	584,304	84,544	14·47
4,646	2,576,876	137,225	873,037	111,698	12·79
5,342	2,744,070	153,136	945,864	111,022	11·74
4,437	2,660,492	133,534	1,015,266	115,110	11·34
2,468	1,426,812	70,484	975,385	100,375	10·29
2,340	1,520,718	80,151	1,005,937	99,208	9·86
1,198	524,413	22,306	345,758	57,725	16·70
1,295	583,113	24,426	349,054	58,602	16·79
1,317	649,388	31,741	356,974	59,688	16·72
1,026	487,408	24,655	355,246	57,141	16·08
883	482,445	25,102	354,583	57,917	16·33
1,278	521,450	21,566	265,008	26,393	9·96
1,362	572,737	22,736	275,365	27,442	9·97
1,219	538,654	25,836	287,649	28,667	9·97
1,286	559,036	25,975	289,165	28,916	10·00
1,083	644,069	33,285	307,287	30,729	10·00
2,014	1,095,509	39,291	416,379	80,967	19·45
1,707	785,124	29,848	414,773	84,344†	20·33
1,625	767,733	28,802	399,762	85,304 <i>a</i>	21·34
1,111	538,937	20,992	389,879	78,686 <i>a</i>	20·18
1,167	609,601	24,653	383,982	75,587 <i>a</i>	19·69

|| Including £1,000 written off Establishment Account. a Includes cost of pensions.  
b Includes Special Assessments, £4,861,724 levied under Sec. 4 I.O.F. Schedule 1913.  
† Ex'nding am'ts transferred to Estab'm't Acc'ts. † Incl'ding Val'tion Exp's. 13



Name of Company. Date of Formation. Address of Head Office.	Year ending	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease in- dicated by —)
		£	£
<b>LONDON &amp; MAN- (Ord.)</b>	Mar. 24, 1913	149,125	37,501
<b>CHESTER (1869)</b> „	Mar. 24, 1914	195,957	46,832
50, Finsbury Square, „	Mar. 24, 1915	251,559	55,602
E.C.2 „	Mar. 24, 1916	311,483	59,924
„	Mar. 24, 1917	369,982	58,499
(Industrial) „	Mar. 24, 1913	837,919	89,257
„	Mar. 24, 1914	916,352	76,433
„	Mar. 24, 1915	992,454	75,102
„	Mar. 24, 1916	1,090,749	97,045
„	Mar. 24, 1917	1,145,785	55,036
<b>LONDON &amp; PR'VINC'L (Ord.)</b>	Dec. 31, 1912	117,516	18,090
(1906) „	Dec. 31, 1913	126,867	9,351
Cleveland House, „	Dec. 31, 1914	137,008	10,141
City Road, E.C.1 „	Dec. 31, 1915	138,475	1,467
„	Dec. 31, 1916	144,321	5,846
(Industrial) „	Dec. 31, 1912	2,257	1,102
„	Dec. 31, 1913	5,074	2,817
„	Dec. 31, 1914	5,629	555
„	Dec. 31, 1915	15,473	9,844
„	Dec. 31, 1916	16,639	1,166
<b>LONDON ASSUR'NCE CORP.</b>	Dec. 31, 1912	2,580,124	71,144
(1720) „	Dec. 31, 1913	2,692,187	112,063
7, Royal Exchange, E.C.3 „	Dec. 31, 1914	2,775,180	82,993
„	Dec. 31, 1915	2,683,516	—91,664
„	Dec. 31, 1916	2,700,723	17,207
<b>LONDON LIFE ASSO.</b> ...	*Dec. 31, 1912	5,365,096	58,838
(1806) „	*Dec. 31, 1913	5,419,372	54,276
81, King William St., „	*Dec. 31, 1914	5,437,826	18,454
E.C.4 „	*Dec. 31, 1915	5,517,813	79,987
„	*Dec. 31, 1916	5,570,812	52,999
<b>MANUFACTURERS (Canada)</b>	Dec. 31, 1912	3,189,228 <sup>a</sup>	308,472
(1887) „	Dec. 31, 1913	3,476,882 <sup>a</sup>	287,654
7, Gracechurch Street, E.C.3 „	Dec. 31, 1914	3,773,268 <sup>a</sup>	296,386
„	Dec. 31, 1915	4,111,758 <sup>a</sup>	338,490
„	Dec. 31, 1916	4,475,355 <sup>a</sup>	363,597
<b>MARINE &amp; GEN. MUTUAL...</b>	Dec. 31, 1912	1,978,497	106,251
(1852) „	Dec. 31, 1913	2,092,115	113,618
14, Leadenhall Street, E.C.3 „	Dec. 31, 1914	2,080,457	—11,658
„	Dec. 31, 1915	2,117,600	37,143
„	Dec. 31, 1916	2,181,090	63,490

\* Includes General Business.

<sup>a</sup> Excludes paid-up capital.

NET NEW BUSINESS. (Gross in italics.)				Commission & Expenses of Management.	
No. of Policies issued in the year.	Sum Assured.	Premiums.	Life Premium Income (Net).	Amount.	Percentage of Premiums.
	£	£	£	£	
6,891	322,375	16,244	51,825	10,251	19.78
8,358	397,825	20,287	63,930	12,604	19.72
5,889	275,525	15,160	71,445	11,102	15.54
5,760	284,414	15,448	79,096	11,710	14.80
3,355	198,050	12,690	86,163	10,734	12.46
385,184	3,555,299	not stated	624,458	278,741	44.64
399,415	3,734,649	"	647,823	285,794	44.12
353,833	3,378,329	"	663,528	287,290	43.30
327,239	3,303,602	"	703,203	289,184	41.12
271,326	2,814,054	"	746,595	304,453	40.78
228	17,356	892	13,197	8,008	60.68
308	23,012	1,201	11,730	4,583	39.07
304	24,943	1,271	12,469	5,504	44.14
261	29,890	1,308	13,072	5,141	39.33
311	40,286	1,753	14,252	5,422	38.04
37,081	404,278	not stated	24,491	14,955*	61.06
42,255	438,482	"	28,887	17,120*	59.27
39,533	442,558	"	32,156	20,827*	64.77
28,242	310,415	"	34,245	17,121*	50.00
22,941	276,161	"	37,522	22,142*	59.01
667	509,593	21,450	198,404	24,193	12.19
648	550,124	20,298	206,569	24,864	12.04
528	494,238	16,989	210,235	23,913	11.37
418	333,769	18,365	216,511	22,630	10.45
365	325,677	14,649	220,398	24,660	11.19
360	539,124	20,208	407,750	16,622†	4.08
379	737,655	28,716	421,236	17,211†	4.09
474	903,136	45,952	448,760	19,290†	4.30
352	533,389	33,869	459,164	20,381†	4.44
539	791,030	41,794	460,135	21,579†	4.69
8,873	3,130,500	116,037	589,506	188,427	31.96
9,233	3,292,743	107,854	631,309	197,288	31.25
8,605	2,940,555	117,561	632,642	199,404	31.52
6,809	2,350,625	88,233	647,112	172,487	26.65
7,085	2,667,487	108,709	701,889	196,820	28.04
972	301,302	14,467	160,183	26,416	16.49
1,107	297,118	11,659	161,344	26,316	16.31
927	258,046	10,389	166,955	26,714	16.00
770	272,806	10,627	170,080	27,221‡	16.00
430	209,277	10,074	171,995	26,620	15.48

\* Excluding amounts transferred to Extension Expenses Account.  
Including Valuation Expenses

† No Commission paid.

Name of Company. Date of Formation. Address of Head Office.	Year ending	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease indicated by -)
		£	£
<b>METROPOLITAN</b> ... .. (1835) 13, Moorgate Street, E.C.2	Dec. 31, 1912	2,331,189	39,370
	Dec. 31, 1913	2,382,921	51,732
	Dec. 31, 1914	2,428,580	45,659
	Dec. 31, 1915	2,336,373	-92,207
	Dec. 31, 1916	2,326,249	-10,124
<b>MUTUAL LIFE &amp; CITIZENS</b> (1886) Effingham House, 1, Arundel Street, Strand, W.C.2	Dec. 31, 1911	6,698,680	411,209
	Dec. 31, 1912	7,100,586	401,906
	Dec. 31, 1913	7,524,373	423,787
	Dec. 31, 1914	7,878,549	354,176
	Dec. 31, 1915	8,280,794	402,245
<b>MUTUAL OF NEW YORK</b> ... (1842) 7 and 8, Norfolk Street, Strand, W.C.2	Dec. 31, 1912	121,417,541	2,402,835
	Dec. 31, 1913	122,987,366	1,569,825
	Dec. 31, 1914	123,451,474	464,108
	Dec. 31, 1915	124,658,077	1,206,603
	Dec. 31, 1916	126,044,625	1,386,548
<b>NATIONAL BENEFIT</b> (1890) 27-28, Newgate Street, E.C.1	Dec. 31, 1912	797	797
	Dec. 31, 1913	1,329	532
	Dec. 31, 1914	3,265	1,936
	Dec. 31, 1915	7,771	4,506
	Dec. 31, 1916	22,308	14,537
<b>NATIONAL MUTUAL OF AUSTRALASIA</b> ... (1869) 5, Cheapside, E.C.2	Sep. 30, 1912	7,291,292	589,451
	Sep. 30, 1913	8,600,461	709,169
	Sep. 30, 1914	8,705,492	705,031
	Sep. 30, 1915	9,397,731	692,239
	Sep. 30, 1916	10,127,573	729,842
<b>NATIONAL MUTUAL</b> ... (1830) 39, King Street, E.C.2	† Dec. 31, 1912	3,040,849	36,557
	† Dec. 31, 1913	3,097,003	56,154
	† Dec. 31, 1914	3,139,517	42,514
	† Dec. 31, 1915	2,933,948	-205,569
	† Dec. 31, 1916	2,955,167	21,219
<b>NATIONAL PROVIDENT</b> ... (1835) 48, Gracechurch Street, E.C.3	Nov. 20, 1912	7,172,894	85,569
	Nov. 20, 1913	7,251,616	78,722
	Nov. 20, 1914	7,390,678	139,062
	Nov. 20, 1915	7,443,785	53,107
	Nov. 20, 1916	7,483,850	40,065
<b>NEW YORK</b> ... .. (1841) Trafalgar Buildings, Northumberland Avenue, W.C.2	Dec. 31, 1911	138,363,760	9,477,036
	Dec. 31, 1912	145,299,027	6,935,267
	Dec. 31, 1913	151,108,814	5,809,787
	Dec. 31, 1914	159,246,657	8,137,843
	Dec. 31, 1915	165,345,029	6,098,372

† Includes General Business.

NET NEW BUSINESS. <i>(Gross in italics.)</i>			Commission & Expenses of Management.		
No. of Policies issued in the year.	Sum Assured.	Premiums.	Life Premium Income (Net).	Amount.	Percentage of Premiums.
	£	£	£	£	
212	210,979	9,078	164,363	11,824†	7.19
224	253,683	8,960	170,618	11,878†	6.96
164	226,563	8,885	172,864	all 11,524†	6.67
92	84,161	3,697	167,451	10,991†	6.56
105	170,537	9,527	171,152	11,625†	6.79
13,542	2,511,867	83,276	758,982	95,864	12.63
12,573	2,517,200	78,820	783,513	95,159	12.15
11,758	2,306,338	74,354	793,396	92,292	11.63
10,619	2,003,040	65,692	796,245	102,024	12.81
7,219	1,307,236	42,201	776,868	98,446	12.67
62,385	30,768,487	1,175,928	10,895,381	2,129,895	19.55
65,739	32,033,196	1,247,540	11,188,185	2,242,152	20.04
61,231	29,485,086	1,132,213	11,181,434	2,197,750	19.66
61,330	29,517,922	1,140,110	11,380,726	2,223,958	19.54
70,921	35,033,190	1,384,242	11,743,853	2,341,763	19.94
450	56,820	2,020	2,020	1,137	56.29
812	87,260	4,543	4,585	3,448	75.20
706	108,060	5,141	7,179	2,163‡	30.13
589	108,639	5,054	9,280	2,900‡	31.25
438	97,314	3,913	11,344	2,605‡	22.96
13,458	3,532,801	134,868	921,966	174,665	18.94
13,528	3,620,312	137,715	985,578	175,031	17.76
12,449	3,392,869	135,682	1,042,509	177,491	17.03
11,243	3,033,868	130,351	1,093,557	165,654	15.15
10,960	3,235,845	152,639	1,164,579	168,805	14.49
658	461,731	42,410	229,319	31,163	13.59
700	475,579	36,105	226,078	31,740	14.04
571	402,645	14,548	210,736	33,964*	16.12
351	229,582	9,326	204,361	28,220†	13.81
286	194,860	10,028	202,639	28,535	14.08
1,817	681,497	38,651	515,005	51,598	10.02
1,757	714,175	33,689	515,787	58,330*	11.31
1,410	589,475	28,364	516,341	52,937	10.25
1,174	532,368	34,681	523,021	52,000	9.94
1,073	608,630	34,182	525,471	54,652	10.40
78,725	36,236,392	1,559,526	16,988,499	2,491,909	14.67
90,426	40,764,697	1,704,489	17,521,367	2,711,590	15.48
109,763	47,842,967	1,991,577	18,292,761	2,880,726	15.75
107,320	45,940,861	1,876,303	18,736,593	2,953,216	15.76
105,825	44,005,055	1,748,990	18,723,062	2,927,631	15.64

\* Including Valuation Expenses. † Excludes provision towards pensions.

‡ Excludes amount transferred to Establishment Account.

a Excludes cost of pension, etc.

† No Commission paid.



Name of Company. Date of Formation. Address of Head Office.	Year ending	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease indicated by —)
<b>NORTH BRITISH &amp; MERC.</b> (1809) 61, Threadneedle St., E.C.2 64, Princes Street, Edinburgh.	Dec. 31, 1912	£ 16,689,491	£ 553,331
	Dec. 31, 1913	17,065,056	375,565
	Dec. 31, 1914	17,567,590	502,534
	Dec. 31, 1915	17,080,509	—487,081
	Dec. 31, 1916	17,275,302	194,793
<b>NORTHERN</b> ... .. (1836) 1, Moorgate Street, E.C.2, and 1, Union Terrace, Aberdeen.	Dec. 31, 1912	5,259,609	141,564
	Dec. 31, 1913	5,374,169	114,560
	Dec. 31, 1914	5,384,003	9,834
	Dec. 31, 1915	4,970,544	—413,459
	Dec. 31, 1916	4,816,439	—4,105
<b>NORWICH UNION</b> ... .. (1808) Norwich.	*Dec. 31, 1912	10,928,115	637,283
	*Dec. 31, 1913	11,945,101	1,016,986
	*Dec. 31, 1914	12,886,762	941,661
	*Dec. 31, 1915	13,671,327	784,565
	*Dec. 31, 1916	13,915,590	244,263
<b>PEARL</b> (1864) ... (Industrial) (Includes L., E. & Glasgow) High Holborn, W.C.1	Dec. 31, 1912	4,427,272	308,427
	Dec. 31, 1913	4,817,191	389,919
	Dec. 31, 1914	5,261,418	444,227
	Dec. 31, 1915	5,619,848	358,430
	Dec. 31, 1916	6,117,944	498,096
<b>PEARL</b> (Ordinary) ... .. (Includes L., E. & Glasgow)	Dec. 31, 1912	3,153,254	294,944
	Dec. 31, 1913	3,500,752	347,498
	Dec. 31, 1914	3,831,907	331,155
	Dec. 31, 1915	4,148,023	316,116
	Dec. 31, 1916	4,509,234	361,211
<b>PHENIX</b> (1782) ... .. (Includes Law Life) Phoenix House, King William Street, E.C.4	Dec. 31, 1912	10,586,714	223,728
	Dec. 31, 1913	11,006,045	419,331
	Dec. 31, 1914	10,994,189	—11,856
	Dec. 31, 1915	10,823,067	—171,122
	Dec. 31, 1916	10,780,841	—42,226
<b>PIONEER</b> (1891) ... (Ord.) 67, Dale Street, Liverpool.	Mar. 31, 1912	55,136	9,629†
	Mar. 31, 1913	65,630	10,494
	Mar. 31, 1914	75,706	10,076
	Mar. 31, 1915	83,686	7,980
	Mar. 31, 1916	94,104	10,418
(Ind.)	Mar. 31, 1912	16,958	..
	Mar. 31, 1913	19,548	2,590
	Mar. 31, 1914	21,239	1,691
	Mar. 31, 1915	22,860	1,621
	Mar. 31, 1916	27,416	4,556
<b>PROFITS AND INCOME</b> ... (1901) 9, Fleet Street, E.C.4	Dec. 31, 1912	99,717	13,245
	Dec. 31, 1913	113,074	13,357
	Dec. 31, 1914	126,375	13,301
	Dec. 31, 1915	114,996	—11,379
	Dec. 31, 1916	130,900	15,904

\* Includes General Business.

† Includes Industrial.

NET NEW BUSINESS. (Gross in italics.)			Life Premium Income. (Net.)	Commission & Expenses of Management.	
No. of Policies issued in the year.	Sum Assured.	Premiums.		Amount.	Percentage of Premiums
	£	£	£	£	
4,491	2,176,276	105,275	1,157,456	158,995	13·74
4,711	2,528,596	115,423	1,203,197	170,061	14·13
4,433	2,259,061	99,808	1,243,664	170,600	13·72
3,146	1,324,713	69,007	1,235,958	160,284	12·97
3,019	1,460,284	85,363	1,239,827	177,415	14·31
1,166	476,160	22,381	290,379	29,038	10·00
1,197	440,640	19,082	291,416	29,142	10·00
1,000	377,307	16,868	294,358	29,436	10·00
838	304,018	16,253	293,643	29,364	10·00
676	302,519	13,170	286,242	28,624	10·00
10,580 <sup>r</sup>	4,930,076 <sup>r</sup>	234,900	1,447,889	220,016	15·20
11,682 <sup>r</sup>	5,356,785 <sup>r</sup>	239,922	1,570,782	237,083	15·09
9,493 <sup>r</sup>	4,643,525 <sup>r</sup>	210,781	1,648,782	227,701	13·81
7,222 <sup>r</sup>	3,404,510 <sup>r</sup>	167,245	1,617,615	199,218	12·32
7,023 <sup>r</sup>	3,516,380 <sup>r</sup>	150,800	1,653,932	209,243	12·65
1,812,329	17,501,434	not stated	2,251,741	1,011,229*	44·91
1,949,399	18,667,464	"	2,445,306	1,103,605*	45·13
1,736,346	16,896,753	"	2,513,423	1,077,157	42·86
1,550,826	15,555,500	"	2,628,353	1,048,258	39·88
1,389,207	14,157,550	"	2,848,488	1,105,772	38·82
25,279	2,090,507	92,569	501,154	66,453*	13·26
28,065	2,331,261	105,439	561,580	82,411*	14·67
22,663	1,891,318	86,065	590,292	85,533	14·49
25,740	1,871,133	86,606	635,165	91,255	14·37
24,523	1,873,962	89,764	684,350	109,907	16·06
2,092	1,253,350	56,373	706,334	91,062	12·89
1,965	1,356,053	60,497	714,083	91,575†	12·82
1,856	1,266,743	58,529	727,097	94,012	12·93
1,391	863,351	40,264	702,835	89,458	12·73
1,384	1,020,483	50,569	714,388	94,269	13·20
952	50,710	2,627	13,133	2,732	20·80
782	45,200	2,338	14,465	2,773	19·17
1,146	66,100	3,520	16,231	3,594	22·14
732	43,925	2,335	16,476	2,911	17·67
904	58,500	3,482	18,556	3,415	18·40
42,147	446,199	not stated	66,089	39,384	59·59
37,922	398,428	"	66,317	37,475	56·51
46,799	508,158	"	73,381	42,132	57·42
39,253	423,456	"	76,392	41,338	54·11
31,585	341,995	"	80,577	40,126	49·80
228	41,091	1,883	19,609	3,019	15·40
217	30,849	1,228	19,061	2,859	15·00
216	38,998	1,538	19,469	2,920	15·00
179	48,075	2,080	19,353	2,903	15·00
226	61,708	2,394	21,711	2,170	9·99

\* Excludes proportions of goodwill written off

<sup>r</sup> Excluding Leasehold Business.

† Excluding Annuity Expenses from 1913. 19

Name of Company. Date of Formation. Address of Head Office.	Year ending	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease indicated by —)
		£	£
<b>PROVIDENT ASSOC'N</b> (Ord.)	Dec. 31, 1912	236,100	25,682
(Life Business only) (1877) „	Dec. 31, 1913	270,401	34,301
Provident House, „	Dec. 31, 1914	302,267	31,866
Bishopsgate, E.C.2 „	Dec. 31, 1915	332,183	29,916
„ „	Dec. 31, 1916	365,851	33,668
(Industrial, Monthly)	Dec. 31, 1912	478,258	9,409
„ „	Dec. 31, 1913	493,908	15,650
„ „	Dec. 31, 1914	525,560	31,652
„ „	Dec. 31, 1915	554,119	28,559
„ „	Dec. 31, 1916	584,362	30,243
<b>PROVIDENT MUTUAL</b> ...	†Dec. 31, 1911	2,768,979	85,873
(1840)	†Dec. 31, 1912	2,890,727	121,748
27-9, Moorgate Street, E.C.2	†Dec. 31, 1913	2,779,014 <sup>a</sup>	—51,713 <sup>  </sup>
	†Dec. 31, 1914	2,889,163 <sup>a</sup>	110,149
	†Dec. 31, 1915	2,901,666 <sup>a</sup>	12,503
<b>PRUDENTIAL</b> (Ordinary) ...	Dec. 31, 1912	44,504,184	1,569,558
(1848)	†Dec. 31, 1913	45,693,480	1,305,714
Holborn Bars, E.C.1	†Dec. 31, 1914	47,024,190	1,449,610
	†Dec. 31, 1915	47,383,780	460,815 <sup>b</sup>
	†Dec. 31, 1916	47,884,910	499,752
<b>PRUDENTIAL</b> (Industrial) ...	Dec. 31, 1912	37,207,843	1,744,948
	Dec. 31, 1913	38,901,679	1,577,418
	Dec. 31, 1914	40,649,318	1,628,739
	Dec. 31, 1915	42,322,260	1,571,717
	Dec. 31, 1916	44,553,425	2,232,543
<b>REFUGE</b> (Ordinary) ...	Dec. 31, 1912	6,416,807 <sup>a</sup>	607,953
(1864)	Dec. 31, 1913	7,065,150 <sup>a</sup>	648,343
Oxford Street, Manchester.	Dec. 31, 1914	7,790,489 <sup>a</sup>	725,339
	Dec. 31, 1915	8,685,785 <sup>a</sup>	895,296
	Dec. 31, 1916	9,836,864 <sup>a</sup>	1,151,079
<b>REFUGE</b> (Industrial) ...	Dec. 31, 1912	2,366,698 <sup>a</sup>	174,783
	Dec. 31, 1913	2,497,703 <sup>a</sup>	131,005
	Dec. 31, 1914	2,717,467 <sup>a</sup>	219,764
	Dec. 31, 1915	2,915,102 <sup>a</sup>	197,635
	Dec. 31, 1916	3,176,972 <sup>a</sup>	261,870
<b>ROYAL</b> ...	Dec. 31, 1912	10,950,489	325,093
(1845)	Dec. 31, 1913	11,309,595	359,106
Royal Insurance Buildings,	Dec. 31, 1914	11,445,792	136,197
Liverpool.	Dec. 31, 1915	11,577,038	131,246
	Dec. 31, 1916	11,856,878	279,840

† Includes General Business.

|| Cash Bonuses paid, £126,413.

<sup>a</sup> Excludes Investment Reserve Funds.

<sup>b</sup> Exclusive of Special Contingency Fund, £700,000.

NET NEW BUSINESS. (Gross in italics.)			Life Premium Income. (Net)	Commission & Expenses of Management.	
No. of Policies issued in the year.	Sum Assured.	Premiums.		Amount.	Percentage of Premiums.
	£	£	£	£	
611	151,830	4,393	34,494	5,813	16.85
932	246,664	7,337	39,640	7,541	19.02
801	201,788	5,949	43,137	7,153	16.58
821	213,455	6,394	47,527	7,571	15.93
961	266,025	7,600	49,500	8,784	17.75
2,289	522,900	not stated	47,541	15,010	31.57
2,497	588,005	„	52,031	15,333	29.47
2,099	486,289	„	58,614	14,118	24.09
1,861	443,733	„	64,108	14,521	22.65
1,864	453,669	„	65,615	14,719	22.43
2,833	341,811	14,702	198,349	28,443	14.34
2,832	332,687	13,528	204,559	29,571*	14.46
4,017	428,723	17,119	209,906	34,853*	16.60
3,594	423,846	17,143	219,650	32,011	14.57
3,230	336,217	12,960	224,934	31,210	13.88
59,854	5,586,153	354,965	4,826,994	378,948	7.8
71,359	6,849,224	436,073	4,920,518	406,334	8.26
65,751	6,318,843	432,314	5,035,625	413,228	8.21
68,785	6,619,218	465,496	5,157,516	429,368	8.33
48,258	5,080,989	373,309	5,230,170	435,480	8.33
1,873,994	16,907,186	not stated	7,792,563	3,000,071†	38.50
2,119,818	32,506,941	„	7,874,456	3,093,479†	39.28
2,059,284	32,291,598	„	8,176,202	3,177,034†	38.86
2,112,784	35,112,816	„	8,506,063	3,336,342†	39.22
1,722,646	28,986,749	„	8,897,723	3,396,498	38.17
41,654	2,448,500	177,363	1,050,017	105,002	10.00
56,151	3,353,006	277,109	1,210,051	121,005	10.00
40,605	2,513,140	275,741	1,308,113	130,811	10.00
37,175	2,658,940	465,877	1,562,312	156,231	10.00
32,660	2,829,280	731,805	1,871,701	187,170	10.00
1,158,092	12,593,010	not stated	2,069,100	1,007,142	48.68
1,313,869	14,728,240	„	2,170,549	1,122,391	51.71
1,037,622	11,375,575	„	2,215,846	1,039,323	46.90
748,586	8,364,625	„	2,282,619	958,004	41.97
636,779	7,111,555	„	2,337,075	957,050	40.95
3,621	1,640,347	65,287	801,887	102,931	12.83
3,749	1,753,891	68,454	819,997	106,796	13.02
3,362	1,572,346	66,739	847,720	106,901	12.61
2,841	1,426,161	64,770	842,723	103,683	12.30
2,561	1,469,506	69,673	858,410	103,063	12.01

\* Including Valuation Expenses.

† After deducting Contribution from Approved Societies for Expenses.

Name of Company. Date of Formation. Address of Head Office.	Year ending	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease indicated by —)
<b>ROYAL EXCHANGE ...</b> (1720) Royal Exchange, E.C.3	Dec. 31, 1912	£ 4,433,240	£ 226,451
	Dec. 31, 1913	4,594,572	161,332
	Dec. 31, 1914	4,627,427	32,855
	Dec. 31, 1915	4,676,697	49,270
	Dec. 31, 1916	4,673,982	—2,715
<b>ROYAL LONDON AUXIL'Y.</b> (1910) (14 months) Finsbury Square, E.C.2	Sept. 30, 1911	9,491	9,491
	Sept. 30, 1912	33,303	23,812
	Sept. 30, 1913	66,358	33,055
	Dec. 31, 1914	131,236	64,878
	Dec. 31, 1915	201,276	70,040
<b>ROYAL LOND. MUT. (Ind.)</b> (1861) Finsbury Square, E.C.2	Dec. 31, 1912	3,219,380	217,931
	Dec. 31, 1913	3,460,587	241,207
	Dec. 31, 1914	3,665,839	205,252
	Dec. 31, 1915	3,786,681	120,842
	Dec. 31, 1916	4,049,163	262,482
	†(Ord.) Dec. 31, 1912	156,587	33,774
	Dec. 31, 1913	187,502	30,915
	Dec. 31, 1914	219,358	31,856
	Dec. 31, 1915	249,583	30,225
	Dec. 31, 1916	277,903	28,320
	Dec. 31, 1911	1,632,725	109,831
<b>ROYAL NAT. PENSION FUND FOR NURSES ...</b> (1888) 15, Buckingham Street, Strand, W.C.2	Dec. 31, 1912	1,720,475	87,750
	Dec. 31, 1913	1,819,318	98,843
	Dec. 31, 1914	1,900,070	80,752
	Dec. 31, 1915	2,012,699	112,628
	Dec. 31, 1916	2,012,699	112,628
<b>SALVATION ARMY (Ord.)</b> (1867) 107, Queen Victoria St., E.C.4	June 30, 1912	450,930	37,239
	June 30, 1913	479,108	28,178
	June 30, 1914	508,292	29,184
	June 30, 1915	553,767	45,475
	June 30, 1916	607,982	54,215
	(Ind.) June 30, 1912	349,121	54,468
	June 30, 1913	402,047	52,926
	June 30, 1914	470,430	68,383
	June 30, 1915	530,802	60,372
	June 30, 1916	599,564	68,762
	June 30, 1916	599,564	68,762
<b>SCEPTRE ...</b> (1864) 40, Finsbury Pavement, E.C.2	Dec. 31, 1912	1,241,202	39,497
	Dec. 31, 1913	1,216,778	—24,424
	Dec. 31, 1914	1,219,174	2,396
	Dec. 31, 1915	1,241,657	22,483
	Dec. 31, 1916	1,243,575	1,918

† No New Business is now transacted in this branch

NET NEW BUSINESS. (Cross in italics).				Commission & Expenses of Management.	
No. of Policies issued in the year.	Sum Assured.	Premiums.	Life Premium Income. (Net)	Amount.	Percentage of Premiums.
	£	£	£	£	
2,295	929,804	35,891	347,474	52,605	15.14
2,256	990,752	34,657	360,375	55,184	15.31
1,650	808,512	29,513	367,540	53,974	14.69
1,298	631,121	30,183	379,974	54,270	14.28
1,188	705,388	34,557	389,984	57,316	14.70
6,307	554,834	28,322	26,618	16,664	62.60
6,363	501,924	24,856	40,892	16,281	39.81
7,389	507,064	25,954	58,907	19,070	32.37
12,762	743,441	35,816	100,017	29,755	29.75
6,940	435,875	23,367	96,929	20,778	21.44
935,616	8,345,623	not stated	1,253,842	562,392	44.85
907,377	8,068,928	"	1,285,057	568,093	44.21
883,604	7,922,050	"	1,336,434	591,310	44.25
800,857	7,310,068	"	1,420,095	602,807	42.45
625,305	5,689,144	"	1,517,690	622,822	41.04
...	...	...	41,527	2,978	7.17
...	...	...	39,685	3,011	7.59
...	...	...	37,973	2,706	7.13
...	...	...	36,600	2,451	6.70
...	...	...	35,553	2,401	6.75
1,078	16,786†	39,225†	132,685†	6,679	4.97
1,253	19,079†	39,760†	130,610†	6,942	5.24
1,245	18,805†	38,906†	129,644†	8,848*	6.75
1,461	20,533†	36,284†	125,119†	7,727	6.10
1,254	17,494†	29,271†	120,458†	7,893	6.48
3,196	193,512	10,542	67,957	11,469	16.88
3,898	255,100	11,852	72,209	11,741	16.26
3,859	272,402	13,326	83,077	12,792	15.40
2,356	163,226	8,940	84,882	11,038	13.00
3,150	220,346	12,973	91,350	12,552	13.74
208,592	1,853,015	not stated	243,213	122,446	50.35
211,813	1,904,551	"	257,412	128,562	49.94
205,504	1,887,420	"	281,331	134,185	47.70
186,984	1,793,805	"	295,524	135,871	45.98
151,772	1,525,546	"	325,071	146,911	45.19
541	110,275	3,996	73,621	9,309	12.64
550	120,100	4,431	74,284	9,552	12.86
422	100,365	3,956	74,456	10,745*	14.43
384	96,040	4,994	75,006	9,549	12.73
348	92,075	5,637	75,555	9,562	12.66

\* Including Valuation Expenses.

† (Royal National Pension Fund) Deferred Annuities or Pensions, exclusive of Sickness Business.

† Consideration for Annuities.



Name of Company. Date of Formation. Address of Head Office.	Year ending.	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease indicated by —)
		£	£
<b>SCOTTISH AMICABLE</b> ... (1826) 35, St. Vincent Place, Glasgow.	Dec. 31, 1912	5,941,315	195,664
	Dec. 31, 1913	6,205,215	263,900
	Dec. 31, 1914	6,492,287	287,072
	Dec. 31, 1915	5,998,490	—493,797
	Dec. 31, 1916	6,090,727	92,237
<b>SCOTTISH EQUITABLE</b> ... (1831) 28, St. Andrew Square, Edinburgh.	Mar. 1, 1913	6,110,323	81,132
	Mar. 1, 1914	6,227,004	116,681
	Mar. 1, 1915	6,285,115	58,111
	Mar. 1, 1916	6,333,307	48,192
	Mar. 1, 1917	6,389,690	56,383
<b>SCOTTISH INSURANCE</b> ... (Formerly Scottish Accident) (1877) (Life Branch, 1896) 115, George Street, Edinburgh.	Dec. 31, 1912	247,379	31,959
	Dec. 31, 1913	283,851	36,472
	Dec. 31, 1914	313,257	29,406
	Dec. 31, 1915	341,070	27,813
	Dec. 31, 1916	365,626	24,556
<b>SCOTTISH LIFE</b> ... (1881) 19, St. Andrew Square, Edinburgh.	Dec. 31, 1912	1,875,497	121,826
	Dec. 31, 1913	2,035,350	159,853
	Dec. 31, 1914	2,172,973	137,623
	Dec. 31, 1915	2,180,665	7,692
	Dec. 31, 1916	2,302,300	131,984
<b>SCOTTISH PROVIDENT</b> ... (1837) 6, St. Andrew Square, Edinburgh.	Dec. 31, 1912	15,386,007	308,055
	Dec. 31, 1913	15,700,550	314,543
	Dec. 31, 1914	15,963,692	263,142
	Dec. 31, 1915	16,138,399	174,707
	Dec. 31, 1916	16,175,638	37,239
<b>SCOTTISH TEMPERANCE</b> ... (1883) 109 St. Vincent Street, Glasgow.	Dec. 31, 1912	1,946,441	141,974
	Dec. 31, 1913	2,073,777	139,836
	Dec. 31, 1914	2,284,074	210,297
	Dec. 31, 1915	2,365,278	81,204
	Dec. 31, 1916	2,495,553	130,280
<b>SCOT. UNION &amp; NATIONAL</b> (1824) 35, St. Andrew Sq., Edinburgh. (Includes City of Glasgow)	Dec. 31, 1912	5,126,704	144,687
	Dec. 31, 1913	8,471,111	197,273
	Dec. 31, 1914	8,335,443	—135,668
	Dec. 31, 1915	8,329,866	—5,577
	Dec. 31, 1916	8,300,580	—29,286
<b>SCOTTISH WIDOWS' FUND</b> (1815) 9, St. Andrew Square, Edinburgh.	Dec. 31, 1912	21,437,988*	562,390*
	Dec. 31, 1913	21,527,837*	89,849*
	Dec. 31, 1914	22,002,251*	474,414*
	Dec. 31, 1915	22,284,474*	282,223*
	Dec. 31, 1916	22,444,824*	169,840*

\* Includes General Business.

NET NEW BUSINESS. ( <i>Gross in italics.</i> )				Commission & Expenses of Management.	
No. of Policies issued in the year.	Sum Assured	Premiums.	Life Premium Income. (Net.)	Amount.	Percentage of Premiums.
	£	£	£	£	
1,533	908,487	121,980	442,165	52,070	11·78
1,518	897,435	96,564	431,827	51,798	12·00
1,057	763,886	80,529	429,639	52,947	12·32
829	720,905	47,034	407,882	49,975	12·25
720	676,897	43,418	422,263	53,383	12·64
1,590	734,703	35,626	411,884	57,115	13·87
1,340	751,453	43,266	423,830	57,174	13·49
1,291	634,929	35,073	426,856	56,504	13·24
1,194	667,271	34,952	430,593	57,722	13·41
1,273	711,886	40,712	445,037	57,417	12·90
368	157,870	4,391	38,783	6,171	15·91
408	169,303	5,289	40,510	6,203	15·31
384	150,568	5,088	42,884	6,517	15·20
444	176,493	5,770	46,410	7,325	15·78
315	163,706	5,750	47,767	7,672	16·06
1,132	478,966	19,213	192,083	30,023	15·63
1,206	521,046	24,073	205,161	32,428	15·81
1,044	420,300	16,822	208,920	32,858	15·73
862	405,123	17,027	216,697	33,284	15·36
827	472,047	20,952	228,289	34,734	15·21
2,475	1,501,069	66,203	684,932	98,029	14·31
2,548	1,652,235	68,061	709,469	98,217	13·84
2,922	1,651,664	78,217	746,052	105,560*	14·15
1,743	1,172,644	53,515	735,857	93,609	12·72
1,689	1,401,544	67,723	756,197	97,587	12·90
1,368	525,235	35,886	205,132	31,163	15·19
1,479	600,125	33,209	219,918	33,936	15·43
1,259	555,890	39,744	231,279	33,619	14·54
1,147	576,060	44,490	260,481	38,492	14·78
1,052	555,661	31,344	260,628	39,383	15·11
981	403,749	16,323	292,360	39,550	13·53
2,201	967,889	41,934	539,057	92,675	17·19
1,850	783,794	33,679	538,769	78,635	14·60
1,543	743,207	30,474	526,426	80,486*	15·29
1,456	699,011	31,485	527,136	79,735	15·13
4,449	2,511,650†	114,805†	1,337,128†	140,587†	10·51
5,729	3,223,937	157,420	1,427,395†	152,531†	10·69
3,512	2,090,861	115,472	1,455,462†	167,863†	11·53
2,474	1,655,711	87,223	1,434,044†	138,514†	9·66
2,242	1,540,195	74,789	1,423,319†	141,978†	9·98

\* Including Valuation Expenses.

† Includes General Business.

‡ Including Valuation and Centenary Expenses.



Name of Company. Date of Formation. Address of Head Office.	Year ending	FUNDS.	
		Amount.	Increase or Decrease in Year. (Decrease indicated by -)
		£	£
<b>STANDARD</b> ... .. (1825) 3, George Street, Edinburgh.	Nov. 15, 1912	13,190,851	293,499
	Nov. 15, 1913	13,478,704	287,853
	Nov. 15, 1914	13,602,219	123,515
	Nov. 15, 1915	13,442,816	-159,403
	Nov. 15, 1916	13,443,895	1,079
<b>STAR</b> ... .. (1843) 32, Moorgate Street, E.C.2	Dec. 31, 1912	7,022,258	144,054
	Dec. 31, 1913	7,024,037	1,779
	Dec. 31, 1914	6,991,411	-32,626
	Dec. 31, 1915	7,029,216	37,805
	Dec. 31, 1916	7,009,781	-19,435
<b>SUN LIFE</b> ... .. (1810) 63, Threadneedle St., E.C.2	Dec. 31, 1912	9,662,000	443,725
	Dec. 31, 1913	10,300,820	638,820
	Dec. 31, 1914	10,912,183	611,363
	Dec. 31, 1915	11,349,335	437,152
	Dec. 31, 1916	9,431,108	-304,793
<b>SUN LIFE OF CANADA</b> ... (1865) 4-5, Norfolk Street, Strand, W.C.2	Dec. 31, 1911	8,777,758	1,228,546
	Dec. 31, 1912	9,865,739†	1,152,201
	Dec. 31, 1913	11,207,120†	1,341,381
	Dec. 31, 1914	12,739,750†	1,532,630
	Dec. 31, 1915	15,019,396†	2,279,646
<b>UNITED KINGDOM PROV.</b> (1840) 196, Strand, W.C.2	Dec. 31, 1912	9,576,208	174,391
	Dec. 31, 1913	9,962,872	386,664
	Dec. 31, 1914	10,337,121	374,249
	Dec. 31, 1915	9,755,158†	-581,963
	Dec. 31, 1916	9,997,008	241,850
<b>UNIVERSITY</b> ... .. (1825) 25, Pall Mall, S.W.1	Apl. 30, 1913	954,850*	21,796
	Apl. 30, 1914	981,049*	26,199
	Apl. 30, 1915	952,120*	-28,929
	Apl. 30, 1916	888,108*	-64,012
	Apl. 30, 1917	866,139	-21,969
<b>WESLEYAN &amp; GEN'L</b> (Ind.) (1841) Steelhouse Lane, Birmingham.	Dec. 31, 1912	838,751	68,936
	Dec. 31, 1913	917,878	79,127
	Dec. 31, 1914	998,593	80,715
	Dec. 31, 1915	1,105,542	106,949
	Dec. 31, 1916	1,222,254	116,712
(Ord.)	Dec. 31, 1912	999,683	96,582
	Dec. 31, 1913	1,120,275	120,592
	Dec. 31, 1914	1,248,918	128,643
	Dec. 31, 1915	1,362,962	114,044
	Dec. 31, 1916	1,461,506	98,544
<b>YORKSHIRE</b> ... .. (1824) St. Helen's Square, York.	Dec. 31, 1912	2,272,398	139,635
	Dec. 31, 1913	2,448,384	175,986
	Dec. 31, 1914	2,595,435	147,051
	Dec. 31, 1915	2,672,551	77,116
	Dec. 31, 1916	2,796,827	124,276

\* Excluding Paid-up Capital and Shareholders' undivided surplus, and, in 1915, Investment Reserve Fund. † Excluding Paid-up Capital, etc.

NET NEW BUSINESS. (Gross in italics.)			Commission & Expenses of Management.	
No. of Policies issued in the year.	Sum Assured.	Premiums.	Life Premium Income. (Net)	Percentage of Premiums.
	£	£	£	£
4,109	2,052,217	83,941	1,016,621	198,190
4,015	2,189,324	92,237	1,018,029	197,228
3,095	1,713,646	76,857	997,992	191,898
1,935	1,050,093	49,850	940,799	169,850
1,512	1,081,526	52,404	892,075	150,650
1,830	1,007,635	53,005	516,977	76,555
2,066	1,058,068	48,836	526,311	78,509*
1,836	1,086,574	46,858	506,926	81,505*
1,359	661,672	29,354	476,198	74,782
1,076	588,175	26,358	472,285	72,305
6,745	2,337,104	106,027	872,157	128,227
7,219	2,603,454	111,361	924,564	138,191
6,567	2,692,862	117,132	979,667	142,603
5,147	1,902,267	90,185	1,001,915	136,693
3,056	1,485,047	90,316	1,027,553	144,925*
15,334	5,502,750	271,159	1,441,165	390,509†
16,726	6,406,120	310,396	1,597,284	425,986†
17,275	7,063,789	339,088	1,745,109	493,706†
16,555	6,437,397	312,922	1,855,290	526,923†
18,218	7,490,682	370,896	2,182,159	572,254†
3,724	1,285,901	62,074	716,124	82,764
3,855	1,426,284	64,143	739,861	84,738
3,223	1,080,551	55,070	757,799	79,433
2,716	1,017,409	48,045	783,939	80,351
2,377	1,012,302	51,849	795,102	89,883
302	135,968	4,425	64,384	7,962
299	137,417	5,702	68,502	8,051
167	107,557	4,918	69,976	7,913
82	40,116	2,474	69,541	7,544
97	46,555	2,115	67,091	7,174
245,618	2,637,046	not stated	740,057	365,698
252,799	2,605,355	"	763,471	379,511
203,742	2,147,978	"	776,621	366,919
226,699	2,429,964	"	783,742	330,862
167,098	1,795,502	"	806,994	341,440
10,022	430,675	25,982	184,368	29,612
14,104	663,027	41,213	211,501	33,259
9,281	459,465	28,961	226,220	33,815
6,625	352,725	22,429	230,746	28,094
2,860	237,655	16,940	236,550	28,386
1,160	642,676	28,301	188,528	27,251
1,346	645,670	24,547	195,570	28,162
1,023	603,843	28,602	209,675	30,432
630	319,095	14,129	205,141	28,369
689	398,675	17,187	212,191	28,009

\* Including Valuation Expenses. † Including Annuity Expenses.  
‡ Excluding Investment Reserve Fund, £250,000

## EXPENSE RATIOS OF LIFE OFFICES.

The first ratio gives the Percentages of the Premium Income that have been absorbed in the Commission and Expenses of Management. The second ratio gives the Percentages of the Renewal Premiums that have been absorbed in the Commission and Expenses appropriate to the Renewal business, and the third ratio gives the Percentages of the New Premiums that have been similarly absorbed.

The second and third ratios are based upon the assumption that *the Expenditure on new Premiums is ten times as much per cent. as the Expenditure on Renewals.*

It is important in judging of the expenses of an office to distinguish between the greater cost per cent. of New Business and the smaller cost per cent. of Renewals; the method here adopted gives effect to the influence of New Business in a very direct manner at the same time that the second and third ratios, when taken together, exactly account for the actual amount spent on commission and expenses. This method makes no assumptions as to actual expenditure and therefore avoids the anomalous results that such assumptions inevitably produce.

The ratios are calculated from the Net New Premiums wherever these are given, and from the Gross New Premiums without any deduction on account of Re-assurances in the case of those Companies who do not state the Net amount. As the Total Premiums are always given with Re-assurances deducted, the mere statement of the Gross New Premiums is a very inadequate way of supplying information.

The ratios are in all cases calculated from the actual figures in the Companies' accounts, it not being apparent that any allowance in connection with Annuity Expenses. Single Premiums, &c., would do other than detract from the value of the Tables.

The last column gives the Percentage of New Premiums to Total Premiums; a matter of much importance, since if the percentage in this column is high the first ratio may also be high and yet the real expenses possibly be moderate.

It is hoped that the table now published will prove of greater use even than its predecessors; but any table of expense ratios to be used with fairness must be used with caution and as a relative, not an absolute guide.

The subject is dealt with in detail in BOURNE'S DIRECTORY FOR 1916.

NAME OF COMPANY. Date of Formation.	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent., after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent. age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
<b>ABSTAINERS &amp; GENERAL (Ord.)</b> (1883)	Dec. 31, 1912	22·04	9·99	99·87	13·41
	Dec. 31, 1913	21·35	10·36	103·64	11·78
	Dec. 31, 1914	19·94	10·22	102·19	10·57
	Dec. 31, 1915	17·46	9·51	95·14	9·28
	Dec. 31, 1916	16·67	9·72	97·24	7·94
<b>ALLIANCE ...</b> (1824)	†Dec. 31, 1912	9·93	6·27	62·67	6·49
	†Dec. 31, 1913	9·87	6·31	63·10	6·27
	†Dec. 31, 1914	9·88	6·62	66·21	5·47
	†Dec. 31, 1915	9·88	7·54	75·35	3·46
	†Dec. 31, 1916	9·89	6·88	68·80	4·87
<b>ATLAS ...</b> (1808)	Dec. 31, 1912	13·51	7·69	76·86	8·42
	Dec. 31, 1913	13·45	7·65	76·51	8·42
	Dec. 31, 1914	12·66	6·19	61·92	11·60
	Dec. 31, 1915	10·62*	5·96	59·62	8·69
	Dec. 31, 1916	10·11	5·46	54·55	9·48

† Including figures of Imperial, Provident and Economic Companies.

\* Includes Valuation Expenses.

NAME OF COMPANY Date of Formation.	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent., after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent. age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
<b>AUST. MUT. PROV.</b> (1849)	Dec. 31, 1912	12·82	5·86	58·55	13·22
	Dec. 31, 1913	12·77	6·52	65·23	10·64
	Dec. 31, 1914	12·74	6·72	67·17	9·96
	Dec. 31, 1915	11·99	6·78	67·80	8·53
	Dec. 31, 1916	11·20	5·65	56·53	10·90
<b>BLACKBURN PHILANTHROPIC ASSURANCE</b> (1839; Incorp. 1913)	†Dec. 31, 1913	53·53a	...	...	...
	Dec. 31, 1914	14·73	6·18	61·77	15·39
	Dec. 31, 1915	14·77	6·71	67·14	13·33
	Dec. 31, 1916	14·67	7·26	72·58	11·35
<b>BRITANNIC (Ord.)</b> (1866)	Dec. 31, 1912	13·80	7·61	76·07	9·04
	Dec. 31, 1913	14·60	7·36	73·56	10·94
	Dec. 31, 1914	14·09	7·69	76·93	9·24
	Dec. 31, 1915	14·48	7·22	72·15	11·18
	Dec. 31, 1916	14·70	7·64	76·35	10·28
<b>BRITISH EQUIT. ...</b> (1854)	Jan. 31, 1913	23·86	15·13	151·33	6·41
	Jan. 31, 1914	24·90†	15·83	158·33	6·35
	Jan. 31, 1915	22·61†	14·99	149·93	5·64
	Jan. 31, 1916	21·88	14·55	145·51	5·60
	Jan. 31, 1917	22·50	15·01	150·10	5·54
<b>BRITISH GENER'L</b> (1904) (5 months)	Dec. 31, 1914	37·13	...	...	...
	Dec. 31, 1915	21·56	3·37	33·70	59·98
	Dec. 31, 1916	14·27	2·79	27·90	45·73
<b>BRITISH LEGAL...</b> (1863) (Ord.)	June 30, 1912	20·07	7·94	79·35	9·82
	June 30, 1913	16·53	8·17	81·67	11·38
	June 30, 1914	16·40	7·79	77·86	12·29
	June 30, 1915	16·16	8·23	82·28	10·71
	June 30, 1916	18·43	9·24	92·36	11·06
<b>BRITISH LIFE ...</b> (1896)	Dec. 31, 1912	25·75	5·61	56·13	39·86
	Dec. 31, 1913	16·94*	4·42	44·15	31·51
	Dec. 31, 1914	22·95	7·23	72·30	24·15
	Dec. 31, 1915	18·38	5·79	57·91	24·15
	Dec. 31, 1916	15·94	3·37	33·73	41·41
<b>BRITISH WIDOWS</b> (1902) (Ord.)	Dec. 31, 1912	25·52	5·97	59·72	36·38
	Dec. 31, 1913	20·59	4·04	40·38	45·54
	Dec. 31, 1914	22·46	5·83	58·26	31·73
	Dec. 31, 1915	21·70	New Business not stated.		
	Dec. 31, 1916	25·24	„	„	„

\* Excluding amount transferred to Establishment Account.  
† 4 months' account. a Including Formation expenses, £6,090.  
‡ Includes Valuation Expenses.

NAME OF COMPANY. Date of Formation.	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent. after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent- age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
<b>CALEDONIAN</b> ... (1805)	Dec. 31, 1912	14.23	7.49	74.90	9.99
	Dec. 31, 1913	14.54	7.53	75.28	10.35
	Dec. 31, 1914	13.91	7.45	74.51	9.62
	Dec. 31, 1915	13.51	7.00	69.97	10.34
	Dec. 31, 1916	12.97	6.58	65.77	10.80
<b>CANADA LIFE</b> ... (1847)	Dec. 31, 1912	24.42†	11.84	118.42	11.80
	Dec. 31, 1913	25.78†	12.47	124.74	11.85
	Dec. 31, 1914	26.95†	14.15	141.55	10.05
	Dec. 31, 1915	27.25†	13.45	134.46	11.41
	Dec. 31, 1916	28.14†	12.22	122.20	13.48
<b>CENTURY</b> ... (1885)	Dec. 31, 1912	10.30	4.61	46.12	13.69
	Dec. 31, 1913	10.30	4.36	43.57	15.16
	Dec. 31, 1914	10.30	4.03	40.27	17.31
	Dec. 31, 1915	10.30	4.26	42.58	15.77
	Dec. 31, 1916	10.30	4.77	47.74	12.87
<b>CITY LIFE</b> (Ord.) (1897)	Dec. 31, 1912	63.09	27.31	273.08	14.56
	Dec. 31, 1913	658.09*	24.92	249.15	14.79
	Dec. 31, 1914	51.10	24.30	242.99	12.26
	Dec. 31, 1915	51.40	22.64	226.45	14.11
	Dec. 31, 1916	46.37	13.61	136.13	26.74
<b>\$CLERGY MUTUAL</b> (1829)	May 31, 1912	8.30*	5.84	58.43	4.67
	May 31, 1913	6.87	4.84	48.42	4.66
	May 31, 1914	7.19	5.34	53.39	3.85
	May 31, 1915	6.83	4.79	47.86	4.75
	May 31, 1916	6.23	4.74	47.35	3.50
<b>CLERICAL, MED'L and GENERAL</b> ... (1824)	June 30, 1912	14.42*	8.83	88.31	7.03
	June 30, 1913	13.49	8.14	81.43	7.29
	June 30, 1914	13.21	6.89	68.87	10.20
	June 30, 1915	12.07	8.01	80.12	5.63
	June 30, 1916	12.27	7.85	78.47	6.26
<b>COLONIAL MUT.</b> ... (1873)	Dec. 31, 1911	36.39	10.60	106.01	27.04
	Dec. 31, 1912	37.08	11.09	110.94	26.03
	Dec. 31, 1913	32.70	12.16	121.56	18.78
	Dec. 31, 1914	25.84	10.41	104.13	16.46
	Dec. 31, 1915	20.58	9.13	91.26	13.94
<b>COMMERCIAL UNION</b> ... (1861)	Dec. 31, 1912	12.67	5.64	56.42	13.84
	Dec. 31, 1913	12.62	5.66	56.59	13.67
	Dec. 31, 1914	12.13	5.54	55.42	13.21
	Dec. 31, 1915	11.59	6.20	62.00	9.67
	Dec. 31, 1916	11.61	5.83	58.26	11.02

\* Including Valuation Expenses. † Including Annuity Expenses. § No Commission Paid. b Excluding amount written off Extension Expenses Account.

NAME OF COMPANY. Date of Formation.	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent. after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent- age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
<b>CONFEDERATION</b> (1871)	Dec. 31, 1912	33.34†	10.27	102.70	24.96
	Dec. 31, 1913	31.06†	10.07	100.66	23.17
	Dec. 31, 1914	32.76†	11.39	113.94	20.83
	Dec. 31, 1915	31.10†	11.36	113.57	19.31
	Dec. 31, 1916	29.62†	New Business	not stated.	
<b>CONSOLIDATED</b> ... (1903)	Dec. 31, 1912	22.00b	9.86	98.55	13.70
	Dec. 31, 1913	21.35b	6.78	67.75	23.90
	Dec. 31, 1914	50.04	16.30	162.99	23.00
	Dec. 31, 1915	20.48	11.18	111.76	9.25
	Dec. 31, 1916	20.96	New Business	not stated.	
<b>CO-OPERATIVE</b> ... (1867) (Ord.)	Dec. 31, 1911	12.50	4.40	43.99	20.46
	Dec. 31, 1912	12.83†	3.91	39.11	25.34
	Dec. 31, 1913	12.56†	3.57	35.72	27.97
	Dec. 31, 1914	12.87†	3.61	36.14	28.47
	Dec. 31, 1915	12.92†	3.67	36.66	28.04
<b>EAGLE &amp; BRITISH DOM.</b> (1807) (3 months)	Dec. 31, 1912	16.27	9.03	90.30	8.91
	Dec. 31, 1913	17.87*	11.43	114.35	6.25
	Dec. 31, 1914	16.47	8.82	88.25	9.62
	Dec. 31, 1915	14.88	10.04	100.44	5.35
	Dec. 31, 1916	14.07	New Business	not stated.	
<b>EDINBURGH</b> ... (1823)	Dec. 31, 1912	15.76	9.82	98.23	6.72
	Dec. 31, 1913	16.20	10.86	108.58	5.47
	Dec. 31, 1914	15.87	10.74	107.39	5.31
	Dec. 31, 1915	15.95	10.55	105.47	5.69
	Dec. 31, 1916	16.11	10.70	107.02	5.61
<b>ENG. &amp; SCOT. LAW</b> (1839)	Dec. 31, 1912	17.48	9.59	95.91	9.13
	Dec. 31, 1913	17.90	9.82	98.15	9.15
	Dec. 31, 1914	16.70	10.06	100.56	7.34
	Dec. 31, 1915	15.99	11.72	117.23	4.04
	Dec. 31, 1916	17.64*	11.88	118.76	5.39
<b>\$EQUITABLE</b> ... (1762)	Dec. 31, 1912	6.35	3.75	37.50	7.71
	Dec. 31, 1913	6.45	4.18	41.76	6.04
	Dec. 31, 1914	7.55*	3.76	37.57	11.23
	Dec. 31, 1915	6.43	3.86	38.59	7.40
	Dec. 31, 1916	6.77	3.80	37.99	8.71
<b>EQUITABLE (U.S.)</b> (1859)	Dec. 31, 1911	20.89	10.19	101.93	11.66
	Dec. 31, 1912	20.50	10.11	101.12	11.41
	Dec. 31, 1913	20.48	10.39	103.94	10.79
	Dec. 31, 1914	19.79	10.35	103.49	10.13
	Dec. 31, 1915	19.54	New Business	not stated.	

\* Including Valuation Expenses. † Includes General Business. § No Commission Paid. a Excludes provision towards pensions. ‡ Includes Annuity Expenses. b Excluding amount written off Extension Expenses Account. c Eagle only.



NAME OF COMPANY. Date of Formation.	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent., after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent. age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
EQUITY & LAW ... (1844)	Dec. 31, 1912	11·01	6·79	67·93	6·90
	Dec. 31, 1913	11·07	6·05	60·45	9·24
	Dec. 31, 1914	10·79	6·86	68·64	6·36
	Dec. 31, 1915	11·64	7·85	78·49	5·37
	Dec. 31, 1916	12·00	6·93	69·32	8·13
FRIENDS' PROV.... (1832)	†Nov. 20, 1912	12·00	7·56	75·59	6·53
	†Nov. 20, 1913	12·70*	7·28	72·79	8·27
	†Nov. 20, 1914	11·49	6·50	64·95	8·54
	†Nov. 20, 1915	12·90	7·16	71·64	8·90
	†Nov. 20, 1916	11·97	5·64	56·37	12·48
GENERAL ACCI- DENT (1885)	Dec. 31, 1912	17·50	6·89	68·88	17·12
	Dec. 31, 1913	17·50	6·79	67·89	17·53
	Dec. 31, 1914	17·50	7·68	76·78	14·21
	Dec. 31, 1915	17·50	8·28	82·76	12·38
	Dec. 31, 1916	17·50	8·78	87·76	11·05
GENERAL LIFE ... (1837)	Dec. 31, 1911	19·54	10·82	108·18	8·96
	Dec. 31, 1912	19·97	11·15	111·51	8·79
	Dec. 31, 1913	19·69	11·85	118·52	7·35
	Dec. 31, 1914	20·38	10·65	106·46	10·16
	Dec. 31, 1915	23·67	13·04	130·45	9·05
GRESHAM ... (1848)	Dec. 31, 1911	22·81	11·91	119·12	10·17
	Dec. 31, 1912	22·79	11·52	115·21	10·87
	Dec. 31, 1913	22·48	11·58	115·85	10·45
	Dec. 31, 1914	22·02	12·92	129·24	7·82
	Dec. 31, 1915	19·40	12·61	126·06	5·99
GUARDIAN (1821)	Dec. 31, 1911	14·15	8·79	87·86	6·78
	Dec. 31, 1912	14·32	8·45	84·51	7·72
	Dec. 31, 1913	14·25	8·02	80·18	8·63
	Dec. 31, 1914	15·65*	9·70	96·96	6·82
	Dec. 31, 1915	14·04	8·19	81·90	7·94
HEARTS OF OAK (1903) (Ord.) (18 months)	June 30, 1912	47·08	18·46	184·60	17·23
	June 30, 1913	37·57†	15·47	154·73	15·87
	Dec. 31, 1914	63·70	29·57	295·73	12·82
	Dec. 31, 1915	51·88	24·67	246·70	12·26
	Dec. 31, 1916	41·89	14·86	148·63	20·20
LAW INTEGRITY (1906)	June 30, 1913	20·00	...	...	...
	June 30, 1914	60·86	7·59	75·87	78·02
	June 30, 1915	56·26	...	...	...

\* Including Valuation Expenses. † Includes General Business.  
† Excluding amount transferred to Establishment Account.  
|| Includes Special Act of Parliament and Retiring Allowances.

NAME OF COMPANY. Date of Formation.	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent., after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent. age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
LAW UNION & ROCK (1806)	Dec. 31, 1912	14·77	9·67	96·68	5·86
	Dec. 31, 1913	15·51	9·73	97·30	6·60
	Dec. 31, 1914	15·22	9·05	90·47	7·58
	Dec. 31, 1915	14·90	10·15	101·52	5·20
	Dec. 31, 1916	14·47	9·44	94·39	5·92
LEGAL & GENERAL (1836)	Dec. 31, 1912	12·79	5·30	52·99	15·72
	Dec. 31, 1913	11·74	4·78	47·77	16·19
	Dec. 31, 1914	11·34	5·19	51·92	13·15
	Dec. 31, 1915	10·29	6·24	62·35	7·23
	Dec. 31, 1916	9·86	5·74	57·44	7·97
LIFE ASSO. of SCOT (1838)	Apr. 5, 1912	16·70	10·56	105·62	6·45
	Apr. 5, 1913	16·79	10·30	103·01	7·00
	Apr. 5, 1914	16·72	9·29	92·88	8·89
	Apr. 5, 1915	16·08	9·90	99·01	6·94
	Apr. 5, 1916	16·33	9·98	99·77	7·08
L'POOL & LON. & GLOBE (1836)	Dec. 31, 1912	9·96	5·75	57·49	8·14
	Dec. 31, 1913	9·97	5·72	57·17	8·26
	Dec. 31, 1914	9·97	5·51	55·11	8·98
	Dec. 31, 1915	10·00	5·53	55·30	8·98
	Dec. 31, 1916	10·00	5·06	50·64	10·83
LONDON & LANC. (1862) (incl. Scot. Met.)	Dec. 31, 1912	19·45	10·52	105·15	9·44
	Dec. 31, 1913	20·33*	12·34	123·42	7·20
	Dec. 31, 1914	21·34	12·94	129·45	7·20
	Dec. 31, 1915	20·18	13·59	135·95	5·38
	Dec. 31, 1916	19·69	12·48	124·76	6·42
LOND. & MANCHR. (1869) (Ord.)	Mar. 24, 1913	19·78	5·18	51·77	31·34
	Mar. 24, 1914	19·72	5·11	51·13	31·73
	Mar. 24, 1915	15·54	5·34	53·40	21·22
	Mar. 24, 1916	14·80	5·37	53·68	19·53
	Mar. 24, 1917	12·46	5·36	53·57	14·73
LOND. & PROVIN. (1906) (Ord.)	Dec. 31, 1912	60·68	37·73	377·29	6·76
	Dec. 31, 1913	39·07	20·33	203·34	10·24
	Dec. 31, 1914	44·14	23·02	230·22	10·19
	Dec. 31, 1915	39·33	20·69	206·93	10·01
	Dec. 31, 1916	38·04	18·06	180·56	12·30
LONDON ASSUR.... (1720)	Dec. 31, 1912	12·19	6·18	61·80	10·81
	Dec. 31, 1913	12·04	6·39	63·88	9·83
	Dec. 31, 1914	11·37	6·59	65·85	8·08
	Dec. 31, 1915	10·45	5·93	59·27	8·48
	Dec. 31, 1916	11·19	7·00	70·01	6·65

\* Including Valuation Expenses.

|| Includes cost of Pension.



NAME OF COMPANY Date of Formation.	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent., after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent- age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
<b>\$LOND. LIFE ASSO.</b> (1806)	+Dec. 31, 1912	4.08	2.82	28.19	4.96
	+Dec. 31, 1913	4.09	2.53	25.32	6.82
	+Dec. 31, 1914	4.30	2.24	22.37	10.24
	+Dec. 31, 1915	4.44	2.67	26.68	7.38
	+Dec. 31, 1916	4.69	2.58	25.80	9.08
<b>MANUFACTURERS LIFE</b> (1887)	Dec. 31, 1912	31.96	11.53	115.33	19.68
	Dec. 31, 1913	31.25	12.32	123.15	17.08
	Dec. 31, 1914	31.52	11.79	117.94	18.58
	Dec. 31, 1915	26.65	11.97	119.68	13.63
	Dec. 31, 1916	28.04	11.71	117.14	15.49
<b>MARINE &amp; GENER.</b> (1852)	Dec. 31, 1912	16.49	9.10	90.97	9.03
	Dec. 31, 1913	16.31	9.88	98.83	7.23
	Dec. 31, 1914	16.00	10.26	102.57	6.22
	Dec. 31, 1915	16.00*	10.24	102.44	6.25
	Dec. 31, 1916	15.48	10.13	101.35	5.86
<b>\$METROPOLITAN</b> (1835)	Dec. 31, 1912	7.19	4.81	48.05	5.52
	Dec. 31, 1913	6.96	4.73	47.27	5.25
	Dec. 31, 1914	6.67	4.56	45.58	5.14
	Dec. 31, 1915	6.56	5.48	54.76	2.21
	Dec. 31, 1916	6.79	4.53	45.25	5.57
<b>MUTUAL LIFE &amp; CITIZENS</b> ... (1886)	Dec. 31, 1911	12.63	6.36	63.55	10.97
	Dec. 31, 1912	12.15	6.37	63.74	10.06
	Dec. 31, 1913	11.63	6.31	63.10	9.37
	Dec. 31, 1914	12.81	7.35	73.53	8.25
	Dec. 31, 1915	12.67	8.51	85.11	5.43
<b>MUTUAL OF N.Y.</b> (1842)	Dec. 31, 1912	19.55	9.92	99.16	10.79
	Dec. 31, 1913	20.04	10.00	100.02	11.15
	Dec. 31, 1914	19.66	10.28	102.84	10.13
	Dec. 31, 1915	19.54	10.28	102.76	10.02
	Dec. 31, 1916	19.94	9.68	96.76	11.79
<b>NAT. BENEFIT</b> ... (1890)	Dec. 31, 1912	56.29	...	...	...
	Dec. 31, 1913	75.20	7.58	75.83	...
	Dec. 31, 1914	30.13	4.05	40.47	...
	Dec. 31, 1915	31.25	5.30	52.95	54.46
	Dec. 31, 1916	22.96	5.59	55.95	34.49
<b>NATIONAL MUT. OF AUSTRALASIA</b> (1869)	Sep. 30, 1912	18.94	8.18	81.78	14.63
	Sep. 30, 1913	17.76	7.87	78.67	13.97
	Sep. 30, 1914	17.03	7.84	78.41	13.01
	Sep. 30, 1915	15.15	7.31	73.08	11.92
	Sep. 30, 1916	14.49	6.65	66.50	13.11

\* Including Valuation Expenses.  
§ No Commission paid.

† Includes General Business.  
|| Excludes cost of Pensions.

NAME OF COMPANY. Date of Formation.	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent., after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent- age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
<b>NAT. MUTUAL</b> ... (1830)	+Dec. 31, 1912	13.59	5.10	51.00	18.49
	+Dec. 31, 1913	14.04	5.76	57.60	15.97
	+Dec. 31, 1914	16.12*	9.94	99.41	6.90
	+Dec. 31, 1915	13.81	9.79	97.89	4.56
	+Dec. 31, 1916	14.08	9.74	97.43	4.95
<b>NAT. PROVIDENT</b> (1835)	Nov. 20, 1912	10.02	5.98	59.80	7.50
	Nov. 20, 1913	11.31*	7.12	71.22	6.53
	Nov. 20, 1914	10.25	6.86	68.61	5.49
	Nov. 20, 1915	9.94	6.23	62.26	6.63
	Nov. 20, 1916	10.40	6.56	65.60	6.51
<b>NEW YORK</b> ... (1841)	Dec. 31, 1911	14.67	8.03	80.32	9.18
	Dec. 31, 1912	15.48	8.25	82.51	9.73
	Dec. 31, 1913	15.75	7.95	79.54	10.89
	Dec. 31, 1914	15.76	8.29	82.90	10.01
	Dec. 31, 1915	15.64	8.49	84.95	9.34
<b>NOR. BRIT. &amp; MER.</b> (1809)	Dec. 31, 1912	13.74	7.55	75.53	9.10
	Dec. 31, 1913	14.13	7.59	75.85	9.59
	Dec. 31, 1914	13.72	7.96	79.65	8.03
	Dec. 31, 1915	12.97	8.63	86.31	5.58
	Dec. 31, 1916	14.31	8.42	84.16	6.89
<b>NORTHERN</b> ... (1836)	Dec. 31, 1912	10.00	5.90	59.04	7.71
	Dec. 31, 1913	10.00	6.29	62.92	6.55
	Dec. 31, 1914	10.00	6.60	65.97	5.73
	Dec. 31, 1915	10.00	6.67	66.75	5.53
	Dec. 31, 1916	10.00	7.07	70.72	4.60
<b>NORWICH UNION</b> (1808)	+Dec. 31, 1912	15.20	6.18	61.77	16.22
	+Dec. 31, 1913	15.09	6.36	63.56	15.27
	+Dec. 31, 1914	13.81	6.42	64.22	12.78
	+Dec. 31, 1915	12.32	6.38	63.79	10.34
	+Dec. 31, 1916	12.65	6.66	66.64	9.98
<b>PEARL (Ordinary)</b> (1864)	Dec. 31, 1912	13.26§	4.98	49.80	18.47
	Dec. 31, 1913	14.67§	5.46	54.56	18.78
	Dec. 31, 1914	14.49	6.27	62.67	14.58
	Dec. 31, 1915	14.37	6.45	64.51	13.64
	Dec. 31, 1916	16.06	7.37	73.65	13.12
<b>PHENIX</b> ... (1782)	Dec. 31, 1912	12.89	7.50	75.03	7.98
	Dec. 31, 1913	12.82†	7.28	72.76	8.47
	Dec. 31, 1914	12.93†	7.50	74.98	8.05
	Dec. 31, 1915	12.73†	8.40	83.98	5.73
	Dec. 31, 1916	13.20†	8.06	80.61	7.08

\* Including Valuation Expenses. † Includes General Business.  
‡ Excluding Annuity Expenses. § Excluding portion of Goodwill written off.  
|| Excludes cost of pensions.

NAME OF COMPANY. Date of Formation.	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent., after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent- age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
<b>PIONEER (Ord.) ...</b> (1891)	Mar. 31, 1912	20·80	7·43	74·29	20·00
	Mar. 31, 1913	19·17	7·81	78·10	16·16
	Mar. 31, 1914	22·14	7·50	75·01	21·69
	Mar. 31, 1915	17·67	7·76	77·65	14·17
	Mar. 31, 1916	18·40	6·84	68·45	18·76
<b>PROFITS &amp; INCOME</b> (1901)	Dec. 31, 1912	15·40	8·26	82·59	9·60
	Dec. 31, 1913	15·00	9·49	94·94	6·44
	Dec. 31, 1914	15·00	8·77	87·66	7·90
	Dec. 31, 1915	15·00	7·62	76·25	10·75
	Dec. 31, 1916	9·99	5·02	50·17	11·03
<b>PROV. ASSOCIA'N.</b> (1877) (Ord.) Life business only.	Dec. 31, 1912	16·85	7·85	78·52	12·74
	Dec. 31, 1913	19·02	7·14	71·36	18·51
	Dec. 31, 1914	16·58	7·40	73·99	13·79
	Dec. 31, 1915	15·93	7·21	72·05	13·45
	Dec. 31, 1916	17·75	7·45	74·50	15·35
<b>PROV. MUTUAL ...</b> (1840)	† Dec. 31, 1911	14·34	8·60	86·02	7·41
	† Dec. 31, 1912	14·46*	9·06	90·62	6·61
	† Dec. 31, 1913	16·60*	9·58	95·76	8·16
	† Dec. 31, 1914	14·57	8·56	85·61	7·80
	† Dec. 31, 1915	13·88	9·14	91·37	5·76
<b>PRUDENTIAL (Ord)</b> (1848)	Dec. 31, 1912	7·85	4·72	47·24	7·35
	Dec. 31, 1913	8·26	4·59	45·94	8·86
	Dec. 31, 1914	8·21	4·63	46·29	8·59
	Dec. 31, 1915	8·33	4·59	45·94	9·03
	Dec. 31, 1916	8·33	5·07	50·70	7·14
<b>REFUGE (Ordinary)</b> (1864)	Dec. 31, 1912	10·00	3·97	39·68	16·89
	Dec. 31, 1913	10·00	3·27	32·67	22·90
	Dec. 31, 1914	10·00	3·45	34·52	21·08
	Dec. 31, 1915	10·00	2·71	27·15	29·82
	Dec. 31, 1916	10·00	2·21	22·13	39·10
<b>ROYAL ...</b> (1845)	Dec. 31, 1912	12·83	7·41	74·08	8·14
	Dec. 31, 1913	13·02	7·44	74·37	8·35
	Dec. 31, 1914	12·61	7·38	73·81	7·87
	Dec. 31, 1915	12·13	7·21	72·11	7·58
	Dec. 31, 1916	12·01	6·94	69·38	8·12
<b>ROYAL EXCHANGE</b> (1720)	Dec. 31, 1912	15·14	7·85	78·46	10·33
	Dec. 31, 1913	15·31	8·21	82·08	9·62
	Dec. 31, 1914	14·69	8·52	85·25	8·03
	Dec. 31, 1915	14·28	8·33	83·28	7·94
	Dec. 31, 1916	14·70	8·18	81·76	8·86

\* Including Valuation Expenses. † Includes General Business.

NAME OF COMPANY. Date of Formation.	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent., after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent- age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
<b>ROYAL LON. AUX.</b> (1910) (14 months)	Sept. 30, 1911	62·60	...	...	...
	Sept. 30, 1912	39·81	6·15	61·53	60·78
	Sept. 30, 1913	32·37	6·52	65·20	44·06
	(15 months) Dec. 31, 1914	29·75	7·04	70·45	35·81
	Dec. 31, 1915	21·44	6·76	67·63	24·11
<b>SALVATION ARMY</b> (1867) (Ord.)	June 30, 1912	16·88	7·04	70·43	15·51
	June 30, 1913	16·26	6·56	65·64	16·41
	June 30, 1914	15·40	6·30	63·01	16·04
	June 30, 1915	13·00	6·68	66·76	10·53
	June 30, 1916	13·74	6·03	60·32	14·20
<b>SCEPTRE ...</b> (1864)	Dec. 31, 1912	12·64	8·49	84·95	5·43
	Dec. 31, 1913	12·86	8·37	83·67	5·96
	Dec. 31, 1914	14·43*	9·76	97·63	5·31
	Dec. 31, 1915	12·73	7·96	79·61	6·66
	Dec. 31, 1916	12·66	7·57	75·72	7·46
<b>SCOT. AMICABLE</b> (1826)	Dec. 31, 1912	11·78	3·38	33·81	27·59
	Dec. 31, 1913	12·00	3·98	39·82	22·36
	Dec. 31, 1914	12·32	4·59	45·87	18·74
	Dec. 31, 1915	12·25	6·01	60·12	11·53
	Dec. 31, 1916	12·64	6·57	65·66	10·28
<b>SCOT. EQUITABLE</b> (1831)	Mar. 1, 1913	13·87	7·80	77·97	8·65
	Mar. 1, 1914	13·49	7·03	70·31	10·21
	Mar. 1, 1915	13·24	7·61	76·10	8·22
	Mar. 1, 1916	13·41	7·75	77·46	8·12
	Mar. 1, 1917	12·90	7·08	70·76	9·15
<b>SCOT. INSURANCE</b> (formerly Scot. Ac.) (1877)	Dec. 31, 1912	15·91	7·88	78·81	11·32
	Dec. 31, 1913	15·31	7·04	70·40	13·06
	Dec. 31, 1914	15·20	7·35	73·49	11·86
	Dec. 31, 1915	15·78	7·45	74·49	12·43
	Dec. 31, 1916	16·06	7·71	77·09	12·04
<b>SCOTTISH LIFE ...</b> (1881)	Dec. 31, 1912	15·63	8·23	82·25	10·00
	Dec. 31, 1913	15·81	7·69	76·88	11·73
	Dec. 31, 1914	15·73	9·12	91·19	8·05
	Dec. 31, 1915	15·36	9·00	89·97	7·86
	Dec. 31, 1916	15·21	8·33	83·32	9·18
<b>SCOT. PROVIDENT</b> (1837)	Dec. 31, 1912	14·31	7·65	76·54	9·67
	Dec. 31, 1913	13·84	7·43	74·29	9·59
	Dec. 31, 1914	14·15*	7·28	72·80	10·48
	Dec. 31, 1915	12·72	7·69	76·89	7·27
	Dec. 31, 1916	12·90	7·15	71·46	8·96

\* Including Valuation Expenses.

NAME OF COMPANY. Date of Formation	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent., after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent- age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
<b>SCOT. TEMP.</b> ... (1883)	Dec. 31, 1912	15.19	5.90	59.01	17.49
	Dec. 31, 1913	15.43	6.54	65.41	15.10
	Dec. 31, 1914	14.54	5.71	57.08	17.18
	Dec. 31, 1915	14.78	5.82	58.24	17.08
	Dec. 31, 1916	15.11	7.26	72.57	12.03
<b>SCOT. UNION &amp; (1824) NATIONAL</b> (Incl. City of Glasg'w)	Dec. 31, 1912	13.53	9.00	90.04	5.58
	Dec. 31, 1913	17.19	10.11	101.12	7.78
	Dec. 31, 1914	14.60	9.34	93.40	6.25
	Dec. 31, 1915	15.29*	10.05	100.52	5.79
	Dec. 31, 1916	15.13	9.84	98.38	5.97
<b>SCOT. WIDOWS' (1815) FUND</b>	+Dec. 31, 1912	10.51	5.93	59.31	8.59
	+Dec. 31, 1913	10.69	5.36	53.63	11.03
	+Dec. 31, 1914	11.53	...	...	...
	+Dec. 31, 1915	9.66	...	...	...
	+Dec. 31, 1916	9.98	6.77	67.72	5.25
<b>STANDARD</b> ... (1825)	Nov. 15, 1912	19.49	11.18	111.34	8.26
	Nov. 15, 1913	19.37	10.67	106.72	9.06
	Nov. 15, 1914	19.23	11.36	113.57	7.70
	Nov. 15, 1915	18.05	12.22	122.24	5.30
	Nov. 15, 1916	16.89	11.05	110.47	5.87
<b>STAR</b> ... (1843)	Dec. 31, 1912	14.81	7.70	77.02	10.25
	Dec. 31, 1913	14.92*	8.13	81.29	9.28
	Dec. 31, 1914	16.08*	8.78	87.77	9.24
	Dec. 31, 1915	15.70	10.10	101.00	6.16
	Dec. 31, 1916	15.31	10.19	101.91	5.58
<b>SUN LIFE</b> ... (1810)	Dec. 31, 1912	14.70	7.02	70.21	12.16
	Dec. 31, 1913	14.95	7.17	71.72	12.04
	Dec. 31, 1914	14.56	7.01	70.11	11.96
	Dec. 31, 1915	13.64	7.54	75.37	9.00
	Dec. 31, 1916	14.10	7.87	78.75	8.79
<b>SUN LIFE of (1865) CANADA</b>	Dec. 31, 1911	27.10†	10.06	100.61	18.82
	Dec. 31, 1912	26.67†	9.70	97.02	19.43
	Dec. 31, 1913	28.29†	10.29	102.92	19.43
	Dec. 31, 1914	28.40†	11.28	112.79	16.87
	Dec. 31, 1915	26.22†	10.37	103.67	17.00
<b>U. K. PROVIDENT</b> (1840)	Dec. 31, 1912	11.56	6.49	64.92	8.67
	Dec. 31, 1913	11.45	6.43	64.33	8.67
	Dec. 31, 1914	10.48	6.34	63.37	7.27
	Dec. 31, 1915	10.25	6.61	66.06	6.13
	Dec. 31, 1916	11.30	7.12	71.24	6.52

\* Including Valuation Expenses. † Including Annuity Expenses.  
† Includes General Business. || Includes Valuation and Centenary Expenses.

NAME OF COMPANY. Date of Formation.	Year Ending.	Actual cost per cent. on Life Premium Income.	Actual cost per cent., after allowing ten times as much per cent. for New Premiums as for Renewals.		Percent- age of New Premiums to Total Premiums
			On Renewals.	On New Business.	
<b>UNIVERSITY</b> ... (1825)	Apl. 30, 1913	12.37	7.64	76.40	6.87
	Apl. 30, 1914	11.75	6.72	67.19	8.32
	Apl. 30, 1915	11.31	6.93	69.27	7.03
	Apl. 30, 1916	10.85	8.22	82.17	3.56
	Apl. 30, 1917	10.69	8.32	83.21	3.15
<b>WESLEYAN &amp; GEN.</b> (1841) (Ordinary)	Dec. 31, 1912	16.06	7.08	70.81	14.09
	Dec. 31, 1913	15.73	5.71	57.10	19.49
	Dec. 31, 1914	14.95	6.95	69.45	12.80
	Dec. 31, 1915	12.18	6.49	64.94	9.72
	Dec. 31, 1916	12.00	7.30	72.97	7.16
<b>YORKSHIRE</b> ... (1824)	Dec. 31, 1912	14.45	6.15	61.48	15.01
	Dec. 31, 1913	14.40	6.76	67.62	12.55
	Dec. 31, 1914	14.51	6.52	65.15	13.64
	Dec. 31, 1915	13.80	8.52	85.19	6.89
	Dec. 31, 1916	13.20	7.64	76.35	8.10



# INTEREST, CLAIMS & SURRENDERS of LIFE OFFICES.

The net rate of interest earned each year on the mean Life and Annuity Funds is given below. These rates have been calculated for each Company by the formula generally accepted. The interest allowed for is in all cases where possible *after* deduction of income-tax, and the mean funds are ascertained by taking half the sum of the funds at the beginning and end of each year, less half a year's net interest.

NAME OF COMPANY. Date of Formation.	Year ending.	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount.	Rate %		
		£	£ s. d.	£	£
<b>ABSTAINERS &amp; GENERAL</b> (1883) (Ord.)	Dec., 1912	22,506	3 13 10	27,763	4,309
	Dec., 1913	25,190	3 14 5	29,011	3,885
	Dec., 1914	28,215	3 15 1	34,502	3,621
	Dec., 1915	30,238	3 13 4	41,013	3,338
	Dec., 1916	33,013	3 13 6	45,532	2,172
<b>ABSTAINERS &amp; GENERAL...</b> (Indus.)	Dec., 1912	1,601	3 10 0	3,368	377
	Dec., 1913	1,648	3 11 3	3,575	349
	Dec., 1914	1,754	3 15 1	3,369	264
	Dec., 1915	1,700	3 12 4	4,195	224
	Dec., 1916	1,529	3 5 5	4,033	166
<b>ALLIANCE ...</b> (1824)	*Dec., 1912	698,337	3 19 6	1,051,239	89,690
	*Dec., 1913	725,370	4 2 2	1,091,227	95,350
	*Dec., 1914	716,202	4 0 8	1,226,450	108,451
	*Dec., 1915	683,315	3 16 1	1,359,692	100,207
	*Dec., 1916	638,109	3 10 11	1,337,314	81,569
<b>ATLAS ...</b> (1808)	Dec., 1912	83,641	3 19 1	129,927	18,284
	Dec., 1913	88,259	4 0 4	152,108	19,275
	Dec., 1914	90,343	4 0 10	177,341	20,292
	Dec., 1915	88,578	3 19 0	244,568	24,922
	Dec., 1916	85,519	3 14 9	175,298	22,925
<b>AUSTRALIAN MUTUAL PROV.</b> (1849)	Dec., 1912	1,285,925	4 10 6	1,641,365	298,706
	Dec., 1913	1,374,472	4 12 3	1,696,876	334,188
	Dec., 1914	1,449,983	4 12 10	1,813,298	345,553
	Dec., 1915	1,532,466	4 14 0	2,122,651	302,831
	Dec., 1916	1,610,299	4 14 10	2,367,790	296,334
<b>BLACKBURN PHILAN. ASSUR.</b> (1839; (Ord.)	Dec., 1913	7,829	...	19,582	13
	Dec., 1914	2,167	3 16 8	6,676	50
	Dec., 1915	2,452	3 17 3	7,013	26
	Dec., 1916	2,685	3 15 1	7,151	6
	Dec., 1914	22,987	3 10 3	55,878	21
Incorp. 1913) (Ind.)	Dec., 1915	23,930	3 9 7	72,047	47
	Dec., 1916	24,016	3 7 1	78,660	32
<b>BRITANNIC ...</b> (1866) (Ordinary)	Dec., 1912	55,509	4 6 3	129,319	5,154
	Dec., 1913	62,807	4 8 10	135,564	4,752
	Dec., 1914	64,938	4 6 2	149,167	5,395
	Dec., 1915	64,727	4 0 5	172,038	6,755
	Dec., 1916	65,350	3 17 2	195,202	5,575

\* Includes the figures of the Imperial, Provident and Economic Companies.

|| 4 months ending.

NAME OF COMPANY Date of Formation.	Year ending	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- render
		Amount.	Rate %		
		£	£ s. d.	£	£
<b>BRITANNIC ...</b> (Industrial)	Dec., 1912	69,599	4 6 3	449,703	17,483
	Dec., 1913	76,295	4 8 10	514,148	13,915
	Dec., 1914	77,473	4 6 2	517,430	12,562
	Dec., 1915	76,542	4 0 5	545,530	8,751
	Dec., 1916	78,254	3 17 2	590,143	6,683
<b>BRIT. EQUITABLE</b> (1854)	Jan., 1913	65,278	3 19 10	139,602	18,186
	Jan., 1914	64,086	4 0 0	126,073	20,635
	Jan., 1915	59,811	3 17 0	172,879	11,212
	Jan., 1916	54,402	3 11 5	142,816	9,714
	Jan., 1917	53,776	3 11 5	144,440	8,448
<b>BRITISH GENERAL</b> (1904) (5 months)	Dec., 1914	495	...	nil	nil
	Dec., 1915	1,209	4 0 0	51	nil
	Dec., 1916	1,304	7 19 8	55	14
<b>BRITISH LEGAL ...</b> (1863) (Ord.)	June, 1912	2,107	3 5 11	5,860	742
	June, 1913	2,329	3 7 11	3,761	1,112
	June, 1914	2,579	3 5 10	4,521	1,266
	June, 1915	2,645	3 3 5	8,254	5,862
	June, 1916	2,449	2 18 1	7,302	670
	June, 1912	10,175	3 10 8	109,465	1,615
	June, 1913	11,173	3 10 6	109,976	4,278
	June, 1914	12,783	3 15 2	145,137	2,412
	June, 1915	12,130	3 9 5	171,842	975
	June, 1916	13,049	3 12 7	176,514	659
<b>BRITISH LIFE ...</b> (1896)	Dec., 1912	1,207	4 10 5	1,102	522
	Dec., 1913	1,337	4 11 6	2,086	511
	Dec., 1914	1,382	4 14 1	3,190	40
	Dec., 1915	1,263	4 3 11	940	
	Dec., 1916	1,254	3 16 0	1,021	
<b>BRITISH WIDOWS</b> (1902) (Ordinary)	Dec., 1912	325	3 10 0	1,395	
	Dec., 1913	385	3 10 0	1,710	
	Dec., 1914	466	3 10 0	1,443	49
	Dec., 1915	587	3 10 0	838	29
	Dec., 1916	753	3 10 2	1,120	35
<b>BRITISH WIDOWS</b> (Industrial)	Dec., 1912	319	1 8 11	23,094	nil
	Dec., 1913	578	2 5 8	24,725	nil
	Dec., 1914	594	2 0 6	26,789	nil
	Dec., 1915	742	2 5 2	32,199	nil
	Dec., 1916	717	1 19 9	37,535	nil



NAME OF COMPANY. Date of Formation.	Year ending.	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount.	Rate %		
		£	£ s. d.	£	£
<b>CALEDONIAN</b> (1805)	Dec., 1912	122,667	4 0 11	206,978	10,456
	Dec., 1913	137,810	4 7 5	203,256	10,987
	Dec., 1914	143,044	4 6 6	211,121	14,094
	Dec., 1915	141,806	4 1 11	245,029	20,502
	Dec., 1916	133,092	3 14 11	289,137	11,252
<b>CANADA LIFE</b> (1847)	Dec., 1912	†482,731†	†5 7 11†	419,311	58,767
	Dec., 1913	†541,423	†5 11 3	430,056	74,427
	Dec., 1914	†586,063	†5 12 11	528,469	108,236
	Dec., 1915	†598,533	†5 11 6	713,955	328,221
	Dec., 1916	†630,789	†5 13 9	611,093	135,799
<b>CENTURY</b> ... (1885)	Dec., 1912	22,384	4 3 6	8,947	4,094
	Dec., 1913	26,825	4 4 0	15,313	5,873
	Dec., 1914	31,252	4 3 5	17,871	5,237
	Dec., 1915	33,753	4 0 5	26,994	11,005
	Dec., 1916	34,601	3 15 5	44,443	9,608
<b>CITY LIFE</b> (Ord.) (1897)	Dec., 1912	5,134	4 12 9	7,363	10,528
	Dec., 1913	4,741	4 12 9	9,469	10,272
	Dec., 1914	6,068	4 10 11	15,937	6,417
	Dec., 1915	6,098	4 3 6	23,244	4,315
	Dec., 1916	4,795	2 18 4	22,943	4,112
	(Ind.) Dec., 1912	881	5 0 0	7,733	3,974
	Dec., 1913	647	4 15 3	8,173	3,393
	Dec., 1914	660	4 11 3	8,300	2,380
	Dec., 1915	659	4 4 0	10,388	1,742
	Dec., 1916	513	2 19 0	11,492	1,177
<b>CLERGY MUTUAL</b> (1829)	May, 1912	175,488	3 17 4	270,505	42,845
	May, 1913	174,790	3 16 11	284,851	27,781
	May, 1914	180,608	3 17 8	248,804	21,820
	May, 1915	174,418	3 13 10	328,453	29,099
	May, 1916	161,165	3 11 8	300,593	22,096
<b>CLERICAL, MED. &amp; GEN.</b> (1824)	June, 1912	207,495	3 16 11	219,362	35,575
	June, 1913	218,842	3 19 7	301,545	34,783
	June, 1914	233,057	4 1 4	262,787	37,953
	June, 1915	236,663	3 18 11	363,659	27,843
	June, 1916	228,520	3 15 0	323,011	21,357
<b>COLON'L MUTUAL</b> (1873)	Dec., 1911	140,627	4 7 5	268,683	29,814
	Dec., 1912	145,739	4 7 7	292,386	38,232
	Dec., 1913	154,840	4 9 8	228,774	49,374
	Dec., 1914	162,956	4 10 0	268,513	52,127
	Dec., 1915	174,450	4 12 0	252,737	56,344

† On Life Funds only, excluding Paid-up Capital, etc.

† Gross.

NAME OF COMPANY. Date of Formation.	Year ending	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount.	Rate %		
		£	£ s. d.	£	£
<b>COMMERCIAL UNION</b> (1861)	Dec., 1912	204,610	4 4 2	261,428	42,172
	Dec., 1913	222,042	4 4 1	216,097	45,700
	Dec., 1914	245,716	4 6 2	382,128	59,653
	Dec., 1915	259,632	4 4 5	370,764	90,954
	Dec., 1916	270,101	4 1 8	397,063	66,171
<b>CONFEDERATION LIFE</b> (1871)	Dec., 1912	182,957	5 10 8†	205,999	76,322
	Dec., 1913	203,472	5 15 3†	210,990	72,006
	Dec., 1914	216,239	5 14 5†	233,288	90,015
	Dec., 1915	223,487	5 13 2†	268,628	101,654
	Dec., 1916	226,586	5 10 6†	284,872	90,104
<b>CONSOLIDATED</b> ... (1903)	Dec., 1912	2,586	4 0 0	15,493	1,893
	Dec., 1913	2,867	4 0 7	10,734	1,501
	Dec., 1914	3,182	4 0 0	9,060	838
	Dec., 1915	4,183	4 9 11	10,233	996
	Dec., 1916	5,318	4 10 0	3,489	1,123
<b>CO-OPERATIVE</b> ... (1867) (Ord.)	Dec., 1911	4,800	3 11 2	7,131	538
	Dec., 1912	5,545	3 12 1	7,241	486
	Dec., 1913	6,566	3 15 1	10,122	596
	Dec., 1914	7,332	3 14 1	11,149	623
	Dec., 1915	8,787	3 17 7	8,761	698
<b>CO-OPERATIVE</b> ... (Indus. & Special) (1867)	Dec., 1911	1,265	3 4 10	3,799	72
	Dec., 1912	1,504	3 12 1	4,141	88
	Dec., 1913	1,837	3 15 1	4,139	83
	Dec., 1914	2,125	3 14 0	4,705	105
	Dec., 1915	2,541	3 17 6	8,627	89
<b>EAGLE &amp; BRITISH DOMINIONS</b> (1807) (3 months)	*Dec., 1912	78,651	3 18 9	155,502	37,654
	*Dec., 1913	78,967	4 0 1	160,291	20,251
	*Dec., 1914	76,405	3 19 3	205,013	30,226
	*Dec., 1915	66,778	3 12 11	250,672	16,211
	*Dec., 1916	13,707	...	41,398	3,156
<b>EDINBURGH</b> ... (1823)	Dec., 1912	190,610	4 6 1	295,112	40,535
	Dec., 1913	197,760	4 10 1	316,976	40,253
	Dec., 1914	196,851	4 9 4	335,896	34,918
	Dec., 1915	187,008	4 5 2	342,178	26,114
	Dec., 1916	191,882	4 8 1	313,028	28,623
<b>ENGLISH &amp; SCOT. LAW</b> (1839)	Dec., 1912	118,706	4 3 1	219,730	26,368
	Dec., 1913	121,739	4 3 7	173,298	18,435
	Dec., 1914	123,391	4 2 11	231,072	16,431
	Dec., 1915	115,332	4 0 0	256,348	14,234
	Dec., 1916	111,590	4 0 4	211,426	19,977

\* Eagle only.

† On Life Funds only.

NAME OF COMPANY. Date of Formation.	Year ending.	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount	Rate %		
<b>EQUITABLE</b> (1762)	*Dec., 1912	£ 202,781	£ s. d. 3 17 8	£ 212,199	£ 17,385
	*Dec., 1913	208,175	3 17 11	308,879	23,158
	*Dec., 1914	207,475	3 18 10	316,891	16,517
	*Dec., 1915	195,953	3 17 9	374,244	47,650
	*Dec., 1916	168,926	3 14 8	388,241	35,565
<b>EQUITABLE (U.S.)</b> (1859)	Dec., 1911	4,592,447	4 13 7†	6,071,314	2,546,703‡
	Dec., 1912	4,572,834	4 10 8†	6,062,599	2,442,977‡
	Dec., 1913	4,750,099	4 12 4†	5,900,334	2,374,416‡
	Dec., 1914	4,877,513	4 12 11†	6,203,779	2,565,335‡
	Dec., 1915	5,024,918	4 13 11†	6,336,899	2,896,197‡
<b>EQUITY AND LAW</b> (1844)	Dec., 1912	141,884	4 3 7b	349,009	16,320
	Dec., 1913	147,143	4 3 0b	306,983	15,521
	Dec., 1914	164,622	4 5 4b	463,891	13,407
	Dec., 1915	141,268	4 1 10b	407,116	26,838
	Dec., 1916	123,801	2 10 7	342,801	17,425
<b>FRIENDS' PROVIDENT</b> (1832)	*Nov., 1912	129,314	3 16 9	207,585	2,788
	*Nov., 1913	130,446	3 18 0	215,546	26,731
	*Nov., 1914	132,610	3 19 2	173,474	14,502
	*Nov., 1915	122,957	3 12 3	211,484	10,405
	*Nov., 1916	122,330	3 10 11	196,232	9,528
<b>GENERAL ACCIDENT</b> (1885) (Life 1906)	Dec., 1912	3,689	3 17 3	3,545	1,105
	Dec., 1913	4,768	3 18 9	2,645	1,704
	Dec., 1914	6,005	3 19 11	3,693	835
	Dec., 1915	6,950	3 18 9	3,917	1,071
	Dec., 1916	7,612	3 16 8	10,983	691
<b>GENERAL LIFE</b> ... (1837)	Dec., 1911	76,584	3 10 11	184,911	11,902
	Dec., 1912	76,425	3 10 5	191,234	12,298
	Dec., 1913	76,474	3 12 2	180,106	12,926
	Dec., 1914	75,477	3 10 11	167,279	10,574
	Dec., 1915	75,555	3 10 9	189,720	9,600
<b>GRESHAM</b> ... (1848)	Dec., 1910	412,733	4 3 0	913,500	75,631
	Dec., 1911	425,148	4 4 10	996,458	73,438
	Dec., 1912	419,633	4 3 5	968,934	71,429
	Dec., 1913	418,179	4 2 9	977,369	77,929
	Dec., 1914	422,693	4 3 7	1,032,689	69,442
<b>GUARDIAN</b> ... (1821)	Dec., 1911	132,030	3 18 9	197,884	17,707
	Dec., 1912	142,109	4 1 9	203,773	13,392
	Dec., 1913	145,277	4 0 8	236,155	13,692
	Dec., 1914	146,559	4 0 5	264,870	14,091
	Dec., 1915	142,824	3 18 7	275,084	15,035

\* Includes General Business.

† On Life Funds only, excluding Paid-up Capital.

‡ Including matured Deferred Dividend Policies.

b Excludes amount invested in Reversions.

NAME OF COMPANY. Date of Formation.	Year ending.	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount.	Rate %		
<b>HEARTS OF OAK</b> ... (1903) (Ordinary)	June, 1912	£ 327	£ s. d. 2 2 5	£ 2,112	£ 334
	June, 1913	318	1 17 8	3,752	442
	Dec., 1914	490	2 14 6	3,093	424
	Dec., 1915	310	1 12 1	2,297	599
	Dec., 1916	328	1 10 9	2,436	293
<b>HEARTS OF OAK</b> ... (Industrial)	June, 1912	288	2 1 2	11,227	8
	June, 1913	296	1 15 0	11,652	7
	Dec., 1914	470	2 7 11	21,986	14
	Dec., 1915	298	1 8 0	18,565	2
	Dec., 1916	315	1 11 9	19,648	7
<b>LAW INTEGRITY</b> ... (1906) (Ord.)	June, 1913	nil	nil	nil	nil
	June, 1914	nil	nil	5	nil
	June, 1915	nil	nil	250	nil
	June, 1913 (Ind.)	526	1 14 1	883	237
	June, 1914	1,000	2 14 7	5,727	127
	June, 1915	939	2 8 7	13,638	153
<b>LAW UNION &amp; ROCK</b> (1806)	Dec., 1912	326,591	4 4 2	530,714	50,816
	Dec., 1913	335,621	4 4 7	576,581	46,644
	Dec., 1914	342,909	4 6 8	584,743	41,742
	Dec., 1915	324,403	4 2 6	638,418	43,712
	Dec., 1916	304,007	3 16 1	601,017	49,310
<b>LEGAL AND GENERAL</b> (1836)	Dec., 1912	265,288	4 5 3‡	323,997	24,896
	Dec., 1913	316,016	4 11 0‡	369,195	31,851
	Dec., 1914	329,307	4 7 11‡	548,369	30,059
	Dec., 1915	333,148	3 6 11	620,302	31,688
	Dec., 1916	294,266	2 15 11	611,675	33,750
<b>LIFE ASSOCIATION OF SCOTLAND</b> (1838)	Apr., 1912	225,019	3 19 3	448,861	46,292
	Apr., 1913	227,785	3 19 9	364,775	42,852
	Apr., 1914	232,714	4 0 9	422,680	35,615
	Apr., 1915	228,241	3 18 9	422,786	30,371
	Apr., 1916	227,004	4 0 9	440,005	29,027
<b>L'POOL &amp; LONDON &amp; GLOBE</b> (1836)	Dec., 1912	191,201	3 16 8	290,726	24,244
	Dec., 1913	187,669	3 16 5	309,128	14,735
	Dec., 1914	184,491	3 16 0	231,518	22,387
	Dec., 1915	181,458	3 15 2	356,838	31,735
	Dec., 1916	181,103	3 15 2	278,253	21,647
<b>LONDON &amp; LANCASHIRE</b> (1862)	*Dec., 1912	148,608	4 4 2	296,700	40,762
	*Dec., 1913	151,308	4 2 8	269,733	34,119
	*Dec., 1914	146,896	3 17 8	316,697	38,333
	*Dec., 1915	147,707	3 16 8	362,266	39,930
	*Dec., 1916	149,661	3 16 10	379,896	30,342

\* Includes Scottish Metropolitan.

‡ 18 months' account.

† Including Cash Bonus.

‡ Includes Profit on Reversions.

NAME OF COMPANY. Date of Formation.	Year ending.	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount.	Rate %		
<b>LONDON &amp; MAN.</b> (1869) (Ordinary)	Mar., 1913	£ 4,903	£ s. d. 3 16 8	£ 6,537	£ 1,722
"	Mar., 1914	6,489	3 16 8	8,602	1,629
"	Mar., 1915	8,199	3 14 8	10,106	2,178
"	Mar., 1916	9,580	3 9 3	15,161	1,519
"	Mar., 1917	13,607	4 1 6	18,286	1,830
(Industrial)	Mar., 1913	27,792	3 11 4	271,397	6,531
"	Mar., 1914	30,380	3 10 5	293,554	5,143
"	Mar., 1915	31,854	3 7 10	316,246	4,165
"	Mar., 1916	33,400	3 5 2	326,411	3,110
"	Mar., 1917	38,963	3 10 11	361,448	1,631
<b>LONDON &amp; PROV.</b> (1906) (Ordinary)	Dec., 1912	5,031	4 14 11	2,946	2,625
"	Dec., 1913	5,887	4 18 9	4,126	2,085
"	Dec., 1914	6,231	4 16 9	4,826	1,195
"	Dec., 1915	6,604	4 18 3	5,818	1,306
"	Dec., 1916	6,337	4 11 8	6,207	2,468
(Industrial)	Dec., 1912	35	2 1 5	8,286	183
"	Dec., 1913	178	4 19 6	9,028	99
"	Dec., 1914	263	5 0 9	10,916	121
"	Dec., 1915	272	2 12 3	13,520	32
"	Dec., 1916	718	4 11 6	14,875	57
<b>LONDON ASSUR'CE</b> (1720)	Dec., 1912	97,772	3 18 4	165,292	16,493
"	Dec., 1913	102,932	3 19 8	144,619	13,340
"	Dec., 1914	107,481	4 0 3	188,301	12,515
"	Dec., 1915	106,581	3 19 8	212,682	13,491
"	Dec., 1916	100,764	3 16 3	196,300	8,511
<b>LONDON LIFE ASSOCIATION</b> (1806)	*Dec., 1912	219,625	4 4 1	285,534	25,089
"	*Dec., 1913	228,466	4 6 7	279,066	17,482
"	*Dec., 1914	225,624	4 4 10	295,973	38,823
"	*Dec., 1915	215,757	4 0 4	310,650	57,824
"	*Dec., 1916	204,553	3 15 2	300,196	41,011
<b>MANUFACTURERS</b> (1887)	Dec., 1912	182,578	6 4 1+	174,392	73,726
"	Dec., 1913	207,160	6 8 3+	171,087	79,382
"	Dec., 1914	233,880	6 13 4+	193,869	110,907
"	Dec., 1915	250,913	6 11 5+	195,781	119,763
"	Dec., 1916	270,124	6 9 11+	237,760	n't statd
<b>MARINE AND GENERAL</b> (1852)	Dec., 1912	78,808	4 3 7	84,787	11,726
"	Dec., 1913	83,259	4 3 6	83,592	12,972
"	Dec., 1914	88,312	4 6 6	94,681	8,540
"	Dec., 1915	88,063	4 5 8	147,603	18,035
"	Dec., 1916	81,580	3 17 4	140,142	11,875

\* Includes General Business.

† On Life Funds only, excluding paid-up Capital.

NAME OF COMPANY Date of Formation.	Year ending.	Interest (less Tax)		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount.	Rate %		
<b>METROPOLITAN ..</b> (1835)	Dec., 1912	£ 87,409	£ s. d. 3 17 1	£ 127,480	£ 17,717
"	Dec., 1913	91,361	3 19 1	112,101	15,339
"	Dec., 1914	92,626	3 18 6	104,574	23,472
"	Dec., 1915	88,924	3 16 1	205,909	10,119
"	Dec., 1916	83,401	3 12 10	121,479	12,687
<b>MUTUAL LIFE &amp; CITIZENS</b> (1886)	Dec., 1911	286,536	4 10 3	425,716	69,595
"	Dec., 1912	311,164	4 12 3	481,500	70,007
"	Dec., 1913	332,034	4 12 11	455,948	95,216
"	Dec., 1914	366,004	4 17 4	467,086	86,020
"	Dec., 1915	395,372	5 0 4	516,048	96,466
<b>MUTUAL OF NEW YORK</b> (1842)	Dec., 1912	5,577,431	4 15 0	6,410,301	2425620a
"	Dec., 1913	5,702,484	4 15 7	6,293,134	2621537a
"	Dec., 1914	5,730,752	4 15 3	6,878,942	3405351a
"	Dec., 1915	5,855,469	4 16 8	6,638,631	3221256a
"	Dec., 1916	6,001,651	4 18 1	7,062,522	3076763a
<b>NAT. BENEFIT ...</b> (1890)	Dec., 1912	668	...	nil	nil
"	Dec., 1913	703	...	550	5
"	Dec., 1914	687	...	2,975	60
"	Dec., 1915	635	...	1,655	173
"	Dec., 1916	1,141	...	3,872	107
<b>NAT. MUTUAL OF AUSTRALASIA</b> (1869)	Sep., 1912	329,926	4 16 7	410,248	77,625
"	Sep., 1913	366,665	4 18 3	396,510	81,242
"	Sep., 1914	404,702	4 19 3	462,225	80,329
"	Sep., 1915	443,417	5 0 5	556,398	100,187
"	Sep., 1916	480,326	5 0 11	623,663	103,017
<b>NATION'L MUTUAL</b> (1830)	†Dec., 1912	118,807	4 10 7+	212,386	25,446
"	†Dec., 1913	127,269	4 15 4+	186,152	18,800
"	†Dec., 1914	126,959	4 13 2+	212,949	23,852
"	†Dec., 1915	114,368	4 6 4+	238,316	24,062
"	†Dec., 1916	94,530	3 8 5+	196,274	13,659
<b>NATIONAL PROVIDENT</b> (1835)	Nov., 1912	283,082	4 1 0	463,897	17,266†
"	Nov., 1913	287,288	4 1 3	444,529	30,794
"	Nov., 1914	293,370	4 1 9	536,239	25,635
"	Nov., 1915	278,345	3 16 6	513,932	25,322
"	Nov., 1916	261,143	3 11 3	519,822	19,127
<b>NEW YORK ...</b> (1841)	Dec., 1912	5,920,045	4 10 8	6,235,408	2527289c
"	Dec., 1913	6,384,039	4 12 1	6,602,496	2677129c
"	Dec., 1914	6,871,213	4 14 11	7,071,616	3085101c
"	Dec., 1915	7,177,892	4 14 8	7,778,053	3461255c
"	Dec., 1916	7,563,331	4 15 5	8,356,658	3719057c

† Excluding amount invested in reversions.

a Includes surrenders at end of Deferred Bonus periods.

c Includes Matured Tontine Policies.

† Includes General Business.



NAME OF COMPANY Date of Formation.	Year ending.	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount.	Rate %		
		£	£ s. d.	£	£
<b>NORTH BRITISH &amp; MERCANTILE</b> (1809)	Dec., 1912	665,475	4 2 9	863,451	55,469
	Dec., 1913	704,043	4 5 2	858,883	64,771
	Dec., 1914	696,760	4 2 1	1,037,700	85,471
	Dec., 1915	670,855	3 19 0	1,178,522	58,249
	Dec., 1916	657,228	3 18 0	1,170,395	92,070
<b>NORTHERN</b> (1836)	Dec., 1912	187,366	3 13 7	254,419	27,683
	Dec., 1913	193,109	3 14 0	275,597	21,735
	Dec., 1914	196,618	3 14 5	385,241	22,362
	Dec., 1915	172,659	3 7 10	329,834	18,970
	Dec., 1916	158,759	3 7 0	314,829	18,144
<b>NORWICH UNION</b> (1808)	+Dec., 1912	428,620	4 2 5	593,433	177,126
	+Dec., 1913	471,593	4 4 2	562,457	155,656
	+Dec., 1914	498,992	4 2 0	742,860	154,988
	+Dec., 1915	531,825	4 1 9	837,558	234,316
	+Dec., 1916	552,684	4 1 9	792,301	231,237
<b>PEARL</b> (1864) (Ord.) (Incl. L., E. & G. figs.)	Dec., 1912	116,624	3 19 2	166,074	33,162
	Dec., 1913	129,391	3 19 4	180,647	35,860
	Dec., 1914	142,992	3 19 7	232,653	36,201
	Dec., 1915	142,878	3 12 11	282,949	36,533
	Dec., 1916	155,089	3 12 11	269,381	29,160
<b>PEARL</b> (Industrial) (Incl. L., E. & G. figs.)	Dec., 1912	147,095	3 10 1	937,285	4,126
	Dec., 1913	170,369	3 15 1	1,024,295	2,532
	Dec., 1914	185,920	3 15 2	1,100,854	2,721
	Dec., 1915	184,755	3 9 1	1,294,644	2,578
	Dec., 1916	199,168	3 9 0	1,329,460	1,775
<b>PHOENIX</b> (1782) ... (Incl. Law Life figures)	Dec., 1912	415,776	4 1 0	668,482	59,037
	Dec., 1913	432,593	4 1 9	633,555	56,005
	Dec., 1914	435,107	4 0 8	744,615	65,941
	Dec., 1915	424,322	3 19 4	866,018	66,058
	Dec., 1916	405,114	3 16 5	791,275	49,774
<b>PIONEER</b> (Ordinary) (1891)	Mar., 1912	*2,548	3 17 2*	1,278	110
	Mar., 1913	2,434	4 2 3	1,727	100
	Mar., 1914	2,941	4 5 0	4,019	319
	Mar., 1915	3,142	4 0 5	7,403	162
	Mar., 1916	3,406	3 18 1	6,485	69
	(Industrial) Mar., 1912	...	...	26,804	115
	Mar., 1913	736	4 2 3	24,336	101
	Mar., 1914	846	4 4 9	27,141	122
	Mar., 1915	869	4 0 5	31,416	50
	Mar., 1916	963	3 18 1	36,421	38

\* Includes Industrial.

† Includes General Business.

NAME OF COMPANY. Date of Formation.	Year ending.	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount.	Rate %		
		£	£ s. d.	£	£
<b>PROFITS &amp; INCOME</b> (1901)	Dec., 1912	3,663	4 0 3	4,405	1,507
	Dec., 1913	4,074	3 18 1	5,021	725
	Dec., 1914	4,523	3 17 0	6,237	381
	Dec., 1915	5,199	4 8 1	8,622	501
	Dec., 1916	4,821	4 0 0	5,868	1,658
<b>PROV. ASSOCIAT'N</b> (1877) (Ord.) Life business only,, ,, ,, (Indus., mthly.) ,, ,, ,, ,, ,,	Dec., 1912	9,166	4 3 10	6,928	2,606
	Dec., 1913	10,439	4 4 2	4,688	1,787
	Dec., 1914	11,637	4 2 11	12,560	2,774
	Dec., 1915	11,657	3 14 10	13,079	3,552
	Dec., 1916	11,216	3 5 5	11,517	1,798
	Dec., 1912	19,442	4 3 10	21,289	10,290
	Dec., 1913	20,037	4 4 2	20,435	9,308
	Dec., 1914	20,716	4 2 11	21,669	11,026
	Dec., 1915	19,838	3 14 10	23,107	9,707
	Dec., 1916	18,293	3 5 4	25,099	12,330
<b>PROVIDENT MUTUAL</b> (1840)	*Dec., 1912	109,621	3 19 0	151,489	6,594
	*Dec., 1913	113,820	4 2 10	186,635	22,698
	*Dec., 1914	115,283	4 3 1	170,033	16,979
	*Dec., 1915	112,989	3 19 7	219,391	11,180
	*Dec., 1916	111,554	3 18 8	223,292	10,958
<b>PRUDENTIAL</b> (1848) (Ordinary)	+Dec., 1912	1,691,249	3 18 11	3,626,469	397,941
	+Dec., 1913	1,773,248	4 0 4	3,766,625	351,678
	+Dec., 1914	1,900,537	4 3 10	4,014,658	332,936
	+Dec., 1915	1,837,796	3 19 6	4,330,768	299,759
	+Dec., 1916	1,882,866	4 0 8	4,573,917	234,917
<b>PRUDENTIAL</b> (Industrial)	Dec., 1912	1,331,434	3 14 8	3,070,271†	243,504
	Dec., 1913	1,434,613	3 16 9	3,139,193†	208,551
	Dec., 1914	1,469,994	3 15 2	3,373,850†	214,932
	Dec., 1915	1,451,680	3 11 2	3,938,596†	195,445
	Dec., 1916	1,592,868	3 14 9	4,005,251†	153,782
<b>REFUGE</b> (Ordinary) (1864)	Dec., 1912	233,635	3 17 11	477,624	74,744
	Dec., 1913	257,733	3 17 11	505,363	75,142
	Dec., 1914	278,810	3 16 6	552,343	86,331
	Dec., 1915	296,574	3 13 4	629,309	85,174
	Dec., 1916	307,131	3 7 5	711,905	78,956
<b>REFUGE</b> (Industrial)	Dec., 1912	86,342	3 17 3	926,422	...
	Dec., 1913	98,198	4 2 5	965,035	...
	Dec., 1914	105,204	4 2 4	1,034,438	...
	Dec., 1915	107,868	3 18 1	1,175,997	...
	Dec., 1916	102,599	3 8 6	1,173,257	...

\* Includes General Business.

† Excluding Sickness business.

‡ Includes bonuses added.



NAME OF COMPANY. Date of Formation.	Year ending.	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount.	Rate %		
		£	£ s. d.	£	£
<b>ROYAL</b> ... (1845)	Dec., 1912	408,356	3 17 2	691,851	63,547
	Dec., 1913	429,338	3 18 8	679,867	63,126
	Dec., 1914	443,326	3 19 6	722,871	62,588
	Dec., 1915	448,005	3 19 4	849,473	66,875
	Dec., 1916	446,360	3 17 8	848,344	54,088
<b>ROYAL EXCHANGE</b> (1720)	Dec., 1912	168,191	3 19 5	195,186	32,362
	Dec., 1913	178,899	4 0 10	240,167	19,590
	Dec., 1914	183,348	4 1 2	295,659	29,757
	Dec., 1915	180,995	3 19 4	273,721	27,258
	Dec., 1916	171,063	3 14 7	294,713	18,222
<b>ROYAL LOND. AUX.</b> (1910) (14 mths.)	Sept., 1911	832	...	1,218	nil
	Sept., 1912	770	3 13 3	2,036	14
	Sept., 1913	1,754	3 11 8	2,959	180
	Dec., 1914	4,622	4 15 9	9,228	1,160
	Dec., 1915	6,471	3 19 4	11,231	1,278
<b>ROYAL LOND. MUT.</b> (1861) (Ordinary)	Dec., 1912	4,969	3 12 5	7,479	1,511
	Dec., 1913	6,579	3 18 0	6,700	2,299
	Dec., 1914	7,723	3 17 5	6,934	2,062
	Dec., 1915	8,575	3 14 6	9,422	1,646
	Dec., 1916	9,148	3 10 7	11,162	1,507
	(Industrial) Dec., 1912	109,151	3 11 5	497,424	7,645
	Dec., 1913	120,094	3 13 3	514,364	6,378
	Dec., 1914	131,838	3 15 5	555,250	6,255
	Dec., 1915	132,549	3 12 5	673,745	3,115
	Dec., 1916	135,529	3 10 5	709,393	3,327
<b>SALVATION ARMY</b> (1867) (Ordinary)	June, 1912	15,900	3 14 11	25,922	6,177
	June, 1913	17,632	3 17 4	29,137	7,649
	June, 1914	19,547	4 0 9	37,571	6,294
	June, 1915	19,123	3 13 4	35,880	5,620
	June, 1916	19,603	3 8 8	36,580	5,218
	(Industrial) June, 1912	11,838	3 14 11	77,192	946
	June, 1913	14,206	3 17 1	84,190	941
	June, 1914	17,272	4 0 9	94,833	445
	June, 1915	18,028	3 13 4	115,888	1,420
	June, 1916	19,073	3 8 8	127,346	1,127
<b>SCEPTRE</b> ... (1864)	Dec., 1912	47,609	3 19 6†	65,550	4,504
	Dec., 1913	48,449	4 0 5†	72,649	3,852
	Dec., 1914	48,704	4 1 7†	87,204	4,096
	Dec., 1915	46,797	3 17 6†	82,017	4,895
	Dec., 1916	43,305	3 10 11†	101,603	2,971
<b>SCOTTISH AMICABLE</b> (1826)	Dec., 1912	228,780	3 19 10	329,046	36,008
	Dec., 1913	238,367	4 0 1	275,589	64,055
	Dec., 1914	242,763	3 17 11	290,063	26,424
	Dec., 1915	244,702	3 19 11	354,190	44,440
	Dec., 1916	237,416	4 0 1	436,179	38,317

† On Life Funds only.

§ No new business is now transacted in this branch.

NAME OF COMPANY. Date of Formation.	Year ending.	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount.	Rate %		
		£	£ s. d.	£	£
<b>SCOTTISH EQUITABLE</b> (1831)	Mar., 1913	237,615	3 19 10	398,167	22,504
	Mar., 1914	242,635	4 0 3	437,067	37,022
	Mar., 1915	243,161	3 19 3	472,375	29,577
	Mar., 1916	244,977	3 19 2	496,485	28,514
	Mar., 1917	241,513	3 17 5	487,654	42,452
<b>SCOTTISH INSURANCE</b> (1877; Life 1896) (Formerly known as Scottish Accident).	Dec., 1912	8,922	3 18 7	9,859	1,969
	Dec., 1913	10,792	4 2 11	7,886	1,182
	Dec., 1914	11,709	4 0 0	12,040	6,770
	Dec., 1915	11,143	3 9 3	19,270	3,448
	Dec., 1916	13,032	3 15 2	23,392	4,836
<b>SCOTTISH LIFE</b> ... (1881)	Dec., 1912	74,385	4 3 11	82,902	16,534
	Dec., 1913	81,358	4 5 0	81,917	9,566
	Dec., 1914	85,022	4 2 6	103,636	14,049
	Dec., 1915	87,561	4 2 1	99,835	14,154
	Dec., 1916	90,259	4 2 4	125,019	17,106
<b>SCOTTISH PROVIDENT</b> (1837)	Dec., 1912	587,496	3 18 8	779,665	62,647
	Dec., 1913	623,956	4 1 11	731,641	75,363
	Dec., 1914	599,870	3 17 3	846,594	100,034
	Dec., 1915	580,828	3 13 8	949,191	65,145
	Dec., 1916	572,196	3 12 11	1,030,810	92,292
<b>SCOTTISH TEMPERANCE</b> (1883)	Dec., 1912	73,239	3 19 8	76,643	12,537
	Dec., 1913	79,478	4 0 11	91,800	21,813
	Dec., 1914	85,987	4 0 6	90,331	13,709
	Dec., 1915	93,861	4 2 5	149,890	13,277
	Dec., 1916	95,061	3 19 9	164,693	9,693
<b>SCOTTISH UNION</b> (1824) & <b>NATIONAL</b> (Incl. City of Glasgow)	Dec., 1912	199,714	4 0 7	344,530	11,496
	Dec., 1913	331,780	4 0 10	593,640	31,191
	Dec., 1914	326,753	3 19 3	520,174	43,180
	Dec., 1915	308,731	3 15 6	688,027	35,129
	Dec., 1916	295,687	3 12 5	696,210	32,660
<b>SCOTTISH WIDOWS' FUND</b> (1815)	*Dec., 1912	818,971	3 18 11	1,413,193	138,719
	*Dec., 1913	842,147	3 19 11	1,366,917	162,210
	*Dec., 1914	856,920	4 0 4	1,506,975	159,765
	*Dec., 1915	828,352	3 16 3	1,630,790	160,582
	*Dec., 1916	824,249	3 15 1	1,749,032	129,023
<b>STANDARD</b> ... (1825)	Nov., 1912	548,130	4 5 10†	851,930	136,798
	Nov., 1913	563,084	4 6 3†	877,412	137,729
	Nov., 1914	535,717	4 0 9†	996,176	135,010
	Nov., 1915	587,068	4 8 9†	1,132,329	151,028
	Nov., 1916	566,472	4 6 1†	1,048,322	152,290

\* Includes General Business.

† On Life Funds only.

NAME OF COMPANY. Date of Formation.	Year ending.	Interest (less Tax).		Claims (including Reversionary Bonuses and Matured En- dowments).	Sur- renders
		Amount	Rate %		
		£	£ s. d.	£	£
STAR... (1843)	Dec., 1912	275,852	4 1 0	487,789	67,021
	Dec., 1913	280,709	4 1 7	510,222	61,741
	Dec., 1914	280,814	4 1 9	617,482	68,565
	Dec., 1915	279,403	4 1 4	552,824	39,205
	Dec., 1916	268,668	3 18 0	617,188	43,436
SUN LIFE ... (1810)	Dec., 1912	382,186	4 2 8	509,370	93,469
	Dec., 1913	404,091	4 2 8	560,085	63,943
	Dec., 1914	429,369	4 2 8	567,981	67,995
	Dec., 1915	423,811	3 17 7	673,105	78,650
	Dec., 1916	454,976	4 4 1	684,378	65,384
SUN LIFE OF CANADA (1865)	Dec., 1911	468,760	5 18 3	439,402	111,762
	Dec., 1912	532,463	5 18 0*	542,994	191,493
	Dec., 1913	651,685	6 7 8*	545,123	201,368
	Dec., 1914	768,833	6 12 8*	641,246	299,460
	Dec., 1915	873,361	6 9 11*	732,513	369,670
UNITED KINGDOM PROVIDENT (1840)	Dec., 1912	352,853	3 15 9	622,259	70,883
	Dec., 1913	380,635	3 19 6	550,961	63,912
	Dec., 1914	384,395	3 17 2	608,641	48,141
	Dec., 1915	391,990	3 19 7	740,942	40,811
	Dec., 1916	368,795	3 16 1	749,937	49,621
UNIVERSITY (1825)	Apl., 1913	38,383	4 3 0*	63,161	6,118
	Apl., 1914	39,491	4 3 3*	61,437	8,161
	Apl., 1915	39,662	4 3 9*	68,549	2,146
	Apl., 1916	36,494	4 0 11*	72,344	17,568
	Apl., 1917	33,766	3 18 6*	94,828	6,745
WESLEYAN & GENERAL (1841) (Ordinary)	Dec., 1912	33,235	3 11 1	81,779	8,598
	Dec., 1913	36,640	3 10 4	86,090	7,171
	Dec., 1914	41,794	3 11 10	92,767	8,630
	Dec., 1915	41,987	3 5 4	111,873	6,593
	Dec., 1916	43,912	3 3 2	123,854	7,086
	Dec., 1912	28,096	3 11 1	309,280	24,241
	Dec., 1913	30,360	3 10 4	315,550	19,643
	Dec., 1914	34,258	3 12 9	320,565	14,680
	Dec., 1915	33,301	3 4 4	376,050	3,182
	Dec., 1916	35,937	3 2 9	374,139	5,640
YORKSHIRE (1824)	Dec., 1912	86,537	4 0 2	100,241	13,782
	Dec., 1913	96,859	4 3 9	92,938	14,110
	Dec., 1914	104,465	4 4 7	109,635	12,614
	Dec., 1915	103,277	4 0 0	168,019	17,075
	Dec., 1916	103,852	3 17 5	133,654	8,931

\* On Life Funds only.

## VALUATION RETURNS.

The following notices have been prepared, where possible, from the official returns, as rendered to the Board of Trade.

From 1910 onwards the percentages stated are *Net*, except in the Rate of Interest earned which in the Board of Trade returns is now given *Gross* (without deduction of Income Tax.)

### ABSTAINERS' AND GENERAL.—(Ordinary).

Date	Dec. 31, 1912.	Dec. 31, 1915.
Period	3 years.	3 years.
Mortality Table	Om. & Hm.	Om. & Hm.
Interest—Rate % assumed	£3 & £3 10s.	£3 & £3 10s.
earned on Life Fund	*£3 17s. 7d.	*£4 1s. 8d.
Premiums received	£272,852	£332,698
% of " absorbed in Com. and Exp.	23.28 per cent.	19.52 per cent.
Percentage of Profit Policies...	*19.87 " "	*19.64 " "
Premiums { Non-Profit	*11.45 " "	*10.57 " "
Reserved { Whole Business	19.02 " "	18.73 " "
Total Surplus	£39,708	£43,310
Surplus { Amount to Policies	£37,598	†
Divided { Proportion to " "	The whole.	"
Policies sharing in Distribution	£2,207,967	£875,029
Funds	£652,824	£3,168,375
Assurances in Force	£2,658,412	
Proportion without profit	*14.44 per cent.	*15.22 per cent.

\* Gross.

† Owing to abnormal conditions surplus carried forward.

### ABSTAINERS' AND GENERAL.—(Industrial).

Date	Dec. 31, 1912.	Dec. 31, 1915.
Period	3 years.	3 years.
Mortality Table	Eng. No. 3 & Hm.	Eng. No. 3 & Hm.
Interest—Rate % assumed	£3 & £3 10s.	£3 & £3 10s.
earned on Life Fund	*£3 12s. 3d.	*£4 0s. 10d.
Premiums received	£16,862	£14,424
% of " absorbed in Com. and Exp.	36.08 per cent.	25.94 per cent.
Percentage of Premiums Reserved	25.20 " "	26.05 " "
Total Surplus	(Def.) £30	£37
Surplus Divided	Nil.	Nil.
Funds	£46,872	£47,679
Assurances in Force	£204,392	£179,783
Proportion without profit	The whole.	The whole.

\* Gross.

# ALLIANCE.†

Date	Dec. 31, 1908.	Dec. 31, 1913.
Period	5 years.	5 years.
Mortality Table for Assurances	Om.	Om.
" " Annuities...	Brit. Offices.	Brit. Offices.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Invstd Funds	£4 0s. 4d.	£4 1s. 10d.
Premiums received	£2,253,195	£3,078,100
% of " absorbed in Com. and Exp.	10·00 per cent.	10·08 per cent.
Percentage of ( Profit Policies...	22·3 " "	22·0 " "
Premiums { Non-Profit	10·4 " "	9·0 " "
Reserved { Whole Business	20·4 " "	20·0 " "
Total Surplus	£753,443	£839,951
Surplus { Amount to Policies	£518,893	£681,443
Divided { Proportion to " ,	80 per cent.	*82 per cent.
Policies sharing in Distribution	£13,127,578	(net) £16,344,842
Funds	£5,815,883	£7,584,125
Assurances in Force	£15,908,849	£20,619,518
Proportion without profit	19·10 per cent.	19·15 per cent.

\* The shareholders receive £150,000 quinquennially, provided that such sum is not greater than one-fifth or less than one-tenth of the divisible surplus. † Gross.

† Excluding the business of the Imperial, Provident and Economic Companies.

# AUSTRALIAN MUTUAL PROVIDENT.

Date	Dec. 31, 1915.	Dec. 31, 1916.
Period	1 year.	1 year.
Mortality Table for Assurances	Hm. & Carlisle.	Hm. & Carlisle.
" " Annuities...	Govt. (1884)	Govt. (1884)
Interest—Rate % assumed	£3 & £3 10s.	£3 & £3 10s.
" net " earned on Life Funds	£4 14s. 0d.	£4 14s. 10d.
Premiums received	£2,754,355	£2,911,056
% of " absorbed in Com. and Exp.	11·99 per cent.	11·20 per cent.
Percentage of ( Immediate Profit	20·23 " "	18·49 " "
Premiums { Deferred	10·50 " "	11·07 " "
Reserved { Non-Profit	1·49 " "	1·76 " "
Reserved { Whole Business	20·00 " "	20·03 " "
Total Surplus	£992,482	£872,662
Surplus { Amount to Policies	£848,528	£857,178
Divided { Proportion to " ,	The whole.	The whole.
Policies sharing in Distribution	£85,051,123	£87,776,388
Funds	£34,063,273	£35,439,654
Assurances in Force	£104,975,169	£108,582,181
Proportion without profit	0·65 per cent.	0·46 per cent.

# ATLAS.

Date	Dec. 31, 1909.	Dec. 31, 1914.
Period	5 years.	5 years.
Mortality Table for Assurances	Om. & Om.(5)	Om.(5)
" " Annuities...	Brit. Offices ('93)	Brit. Offices.
Interest—Rate % assumed	£2 10s. 0d.	£3 0s. 0d.
" gross " earned on Life Funds	£3 16s. 10d.	£4 4s. 0d.
Premiums received	£876,477	£976,882
% of " absorbed in Com. and Exp.	14·02 per cent.	13·66 per cent.
Percentage of ( Profit Policies...	18·64 " "	21·61 " "
Premiums { Non-Profit	5·42 " "	7·12 " "
Reserved { Whole Business	15·47 " "	17·58 " "
Total Surplus	£188,088	£297,821
Surplus { Amount to Policies	£186,940	£144,074
Divided { Proportion to " ,	*The whole.	*The whole.
Policies sharing in Distribution	£4,508,665	£3,989,526
Funds	£2,049,423	£2,279,946
Assurances in Force	£5,942,948	£6,744,618
Proportion without profit	26·83 per cent.	27·29 per cent.

\* Proprietors receive a commission on business done.

# BLACKBURN PHILANTHROPIC ASSURANCE.

Date	Dec. 31, 1909.
Period	5 years.
Mortality Table for Assurances	Own Exp., Eng. Nos. 3 & 6,
" " Annuities...	Om. & Om.(5).
Interest—Rate % assumed	£3 10s. 0d.
" " earned on Funds	£3 10s. 3d.
Premiums received	£454,879
% of " absorbed in Com. and Exp.	35·02 per cent.
% of " reserved	31·33 " "
Total Surplus	£130,837
Surplus Divided—Amount to Policies	Nil.
Funds	£515,244
Assurances in Force	£4,274,995



# BRITANNIC.

Date	Period	Dec. 31, 1914.	Dec. 31, 1915.
Mortality Table for Assurances	Ordinary	1 year.	1 year.
" " " " " " " "	Industrial	1 year.	1 year.
Interest—Rate % assumed		English No. 6.	English No. 6.
" net " " " " " " " "		£3 10s. 0d.	£3 10s. 0d.
Premiums received—Ordinary		£4 6s. 2d.	£4 0s. 5d.
" " " " " " " "	Industrial	£252,012	£261,813
% of Premiums absorbed } Ordinary		£1,068,613	£1,082,214
in Com. and Expenses } Industrial		14.09 per cent.	14.48 per cent.
Percentage of Premiums Reserved	Ordinary	42.27 " "	40.01 " "
" " " " " " " "	Industrial	22.81 " "	22.97 " "
Total Surplus { Ordinary		34.40 " "	34.12 " "
Surplus { Industrial		£48,957	£44,615
Surplus { Amount to Policies (Ord.)		£56,951	£51,647
Divided { " " " (Ind.)		£27,646	†
" " " " " " " "	Proportion to " (Ord.)	90 per cent. of	...
Policies Sharing in Distribution (Ord.)		Ord. Br. Surp.	...
Life Assurance Funds		£3,419,789	...
Assurances in Force—Ordinary		£3,478,715	£3,690,806
" " " " " " " "	Industrial	£4,764,105	£4,944,392
Proportion without profit (Ordinary)		£16,495,169	£17,204,403
" " " " " " " "		*22.23 per cent.	*21.85 per cent.

\* Gross.

† Owing to abnormal conditions whole surplus carried forward.

# BRITISH EQUITABLE.

Date	Period	Jan. 31, 1909.	Jan. 31, 1914.
Mortality Table for Assurances		5 years.	5 years.
" " " " " " " "	Annuities...	Om.	Om.
Interest—Rate % assumed		No annuities.	No annuities.
" net " " " " " " " "		£3 0s. 0d.	£3 0s. 0d.
Premiums received		£3 17s. 6d.	(gross) £4 4s. 5d.
% of " " absorbed in Com. and Exp.		£630,934	£580,671
Percentage of Premiums Reserved	Immediate Profit	26.73 per cent.	24.44 per cent.
" " " " " " " "	Deferred Profit	26.27 " "	25.93 " "
" " " " " " " "	Non-Profit	22.41 " "	22.41 " "
" " " " " " " "	Whole Business	13.36 " "	12.70 " "
Total Surplus		24.33 " "	22.27 " "
Surplus { Amount to Policies		£129,469	£165,670
Divided { " " " " " " " "	Proportion to " " " " " " " "	nil*	£94,219
Policies sharing in Distribution		Whole of Part.	†
Funds		Branch Surplus.	£2,768,761
Assurances in Force		£1,696,220	£1,605,741
Proportion without profit		£4,196,941	£3,648,210
" " " " " " " "		13.64 per cent.	24.11 per cent.

\* Surplus applied to write down securities and strengthen reserves. £6,124 paid in interim bonuses during quinquennium.

† With-profit policyholders receive 90 per cent. of the Life surplus as well as one-half of the divisible profits of the Fire and other departments.

# BRITISH LEGAL AND UNITED PROVIDENT.

Date	Period	ORDINARY.	INDUSTRIAL.
Mortality Table for Assurances		June 30, 1911.	10 years.
" " " " " " " "	Annuities...	Om.	English No. 3.
Interest—Rate % assumed		O(AM.) & O(AF.)	£3½ & £4.
" gross " " " " " " " "		£3½	£3 5s. 8d.
Premiums received		£1,856,723	51.53 per cent.
% of " " absorbed in Com. and Exp.		21.69 per cent.	...
Percentage of Premiums Reserved	Immediate Profit	17.26 " "	...
" " " " " " " "	Deferred Profit...	16.50 " "	...
" " " " " " " "	Non-Profit	18.70 " "	28.83 per cent.
Total Surplus		£578	nil
Amount Divided		£61,078	£280,505
Funds		£327,315	£6,661,925
Assurances in Force		39.09 per cent.	99.98 per cent.
Proportion without profit		...	...

# BRITISH LIFE.

Date	Period	Dec. 31, 1909.*	Dec. 31, 1914.*
Mortality Table		3 years.	5 years.
" " " " " " " "	Annuities...	Om. (5)	Om. (5)
Interest—Rate % assumed, Life & Ann.		£3 10s. 0d.	£3 10s. 0d.
" " " " " " " "	on Endmts.	£4 5s. 0d.	£4 & £4½
" " " " " " " "	earned	†£4 14s. 0d.	†£4 18s. 2d.
Premiums received		£12,553	£21,039
% of " " absorbed in Com. and Exp.		15.29 per cent.	20.68 per cent.
Percentage of Premiums Reserved	With Profits	21.81 " "	21.17 " "
" " " " " " " "	Non-Profit	24.23 " "	22.37 " "
" " " " " " " "	Whole Business	22.82 " "	21.52 " "
Total Surplus		£2,269	£3,380
Surplus { Amount to Policies		£565	£128
Divided { " " " " " " " "	Proportion to " " " " " " " "	80 per cent. of	80 per cent. of
Policies sharing in Distribution		with-profit surp.	with-profit surp.
Funds		£38,593	Nil.
Assurances in Force		£20,705	£29,136
Proportion without profit		£79,817	£105,414
" " " " " " " "		51.83 per cent.	44.76 per cent.

\* Excludes endowments.

† Net

‡ Gross.



## BRITISH WIDOWS'.

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	1 year.	1 year.
Mortality Table, Ordinary	Om.	Om.
" " Industrial	Eng. No. 6 (Males) & Brit. O. Onm (ult)	Eng. No. 6 (Males) & Brit. O. Onm (ult)
Interest—Rate % assumed	£3 10s. 0d.	£3 10s. 0d.
" net " earned on	£3 10s. 0d.	£3 10s. 0d.
Life Funds {		
Ord.	£2 0s. 6d.	£2 5s. 2d.
Ind.	£4,955	£6,032
Premiums received	£72,305	£71,279
% of " absorbed in Commis-	22.46 per cent.	21.70 per cent.
sion and Expenses ...	58.27 " "	50.93 " "
Percentage of {		
Premiums { Ordinary	9.45 " "	9.5 " "
Reserved { Industrial	32.47 " "	32.8 " "
Total Surplus	Nil.	£340
Funds—Ordinary	£14,901	£19,225
" Industrial	£31,585	£34,904
Assurances in Force—Ordinary	£86,739	£106,522
" Industrial	£1,328,019	£1,351,236

## CANADA LIFE.

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	1 year.	1 year.
Mortality Table for Assurances	H.M.	H.M.
" " Annuities...	Government't (1883).	Government't (1883).
Interest—Rate % assumed	3 & 3½ per cent.	3 & 3½ per cent.
" (net) " earned on Life Funds	£5 12s. 11d.	£5 11s. 6d.
Premiums received	£990,880	£1,027,183
% of " absorbed in Com. and Exp...	26.95 per cent.	27.25 per cent.
Percentage of {		
Immediate Profit	19.86 " "	Not stated.
Deferred Profit	18.44 " "	" "
Premiums { Non-Profit	8.42 " "	" "
Reserved { Total Business	18.25 " "	" "
Total Surplus	£1,582,643*	£1,578,053*
Surplus { Amount to Policies	£243,698	£443,172†
Divided { Proportion to " "	90 per cent.	90 per cent.
Policies sharing in Distribution	£1,912,348	Not stated.
Funds	£10,942,898†	£11,115,126†
Assurances in Force	£31,482,726	£33,067,519
Proportion without profit	11.17 per cent.	Not stated.

\* This includes an amount in connection with Deferred Dividend policies.

† Excluding paid-up capital and Shareholders' Dividend Fund.

‡ Divided among policies completing their Quinquennial and Deferred Dividend periods in 1914 and 1915 respectively.

## CALEDONIAN.

Date	Dec. 31, 1907.	Dec. 31, 1912.
Period	5 years.	5 years.
Mortality Table for Assurances	Om. & Carlisle.	Om. & Carlisle.
" " Annuities...	Government't (1883)	Government't (1883)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Funds	£3 18s. 3d.	£4 4s. 10d.
Premiums received	£1,164,903	£1,264,648
% of " absorbed in Com. and Exp.	14.18 per cent.	14.34 per cent.
Percentage of { Profit Policies...	19.90 " "	19.69 " "
Premiums { Non-Profit	13.95 " "	13.05 " "
Reserved { Whole Business	18.70 " "	18.27 " "
Total Surplus	£163,344	£258,394
Surplus { Amount to Policies	£145,494	£186,441
Divided { Proportion to " "	90 per cent.	90 per cent.
Policies sharing in Distribution	£5,889,817	£5,428,503
Funds	£2,539,736	£3,147,665
Assurances in Force	£8,050,438	£8,620,767
Proportion without profit	25.16 per cent.	24.34 per cent.

## CENTURY.

Date	Dec. 31, 1907.	Dec. 31, 1912.
Period	5 years.	5 years.
Mortality Table for Assurances	Om.	Om.
" " Annuities...	Brit. Offices (1893)	Brit. Offices (1893)
Interest—Rate % assumed	£3 per cent.	£3 per cent.
" gross " earned on Life Funds	£4 0s. 3d.	£4 6s. 5d.
Premiums received	£189,883	£367,449
% of " absorbed in Com. and Exp.	15.27 per cent.	11.87 per cent.
Percentage of { Profit Policies...	20.34 " "	22.16 " "
Premiums { Non-Profit	9.67 " "	12.42 " "
Reserved { Whole Business	17.31 " "	20.81 " "
Total Surplus	£27,400	£71,617
Surplus { Amount to Policies	£23,222	£52,420
Divided { Proportion to " "	90 per cent.	90 per cent.
Policies sharing in Distribution	£808,174	£1,484,288
Funds	£218,157	£594,058
Assurances in Force	£1,297,979	£2,228,432
Proportion without profit	39.35 per cent.	33.62 per cent.

## CITY LIFE.

Date	Dec. 31, 1907.	Dec. 31, 1912.	
Period	5 years.	5 years.	
Mortality Table for Assurances	Hm.	ORD.	IND.
" " " Annuities	—	Hm.	Hm. & Eng. No.3
Interest—Rate % assumed	3 per cent.	Gov't. (1883)	£4
" net " earned on Life Funds	£4 12s. 2d.	£4; £3½ Ann.	£4
Premiums received	£160,294	£4 13s. 0d.*	£4 16s. 3d.*
% of " absorbed in Com. & Exp.	71.15 per cent.	£411,033	
Percentage of Profit Policies	20.37	67.04 per cent.	
Premiums { Non-Profit	19.92	12.57%	16.31%
Reserved { Whole Business	20.38	12.80%	32.77%
Total Surplus	£22,943	12.59%	24.98%
Surplus { Amount to Policies	£11,816	£31,036	
Divided { Proportion to "	80 per cent.	£9,500	
Policies sharing in Distribution	£1,813,537	80 per cent.	
Funds	£88,249	£117,577	£17,407
Assurances in Force	£2,575,803	£1,357,920	£801,959
Proportion without profit	0.51 per cent.	13.49%	44.92%

\* Rate for three years only: gross.

## CLERGY MUTUAL.

Date	May 31, 1911.	May 31, 1916.
Period	5 years.	5 years.
Mortality Table for Assurances	Om. (5)	Om. (5)
" " " Annuities...	British Offices.	British Offices.
Interest—Rate % assumed	£2½; £3 Ann.	£3 0s. 0d.
" net " earned on Life Fund	(gross) £4 1s. 6d.	Not stated.
Premiums received	£1,324,371	" "
% of " absorbed in Expenses	7.21 per cent.	" "
(No Commission is paid.)		
Percentage of Profit Policies...	13.69	18.49 per cent.
Premiums { Non-Profit	7.97	5.92
Reserved { Whole Business	13.44	17.53
Total Surplus	£556,429	£90,502
Surplus { Amount to Policies	£553,995	†
Divided { Proportion to "	The whole.	
Policies sharing in Distribution	£8,473,577	
Funds	£4,662,050	£4,336,115
Assurances in Force	£9,690,586	£9,568,511
Proportion without profit	5.91 per cent.	8.12 per cent.

- † Owing to abnormal conditions, surplus is carried forward.

## CLERICAL, MEDICAL &amp; GENERAL.

Date	June 30, 1911.	June 30, 1916.
Period	5 years.	5 years.
Mortality Table for Assurances	Om. (5)	Om. (5)
" " " Annuities...	O (AM.) & O (AF.)	O (AM.) & O (AF.)
Interest—Rate % assumed	£2 10s. 0d.	£2 10s. 0d.
" gross " earned on Total Funds	£3 19s. 10d.	£4 3s. 8d.
Premiums received	£1,844,624	£2,170,633.
% of " absorbed in Com. and Exp.	13.26 per cent.	13.16 per cent.
Percentage of Profit Policies	20.00	19.58
Premiums { Non-Profit	10.00	7.37
Reserved { Whole Business	18.41	17.16
Total Surplus	£777,310	£796,219
Surplus { Amount to Policies	£680,463	£716,332
Divided { Proportion to "	90 per cent.	90 per cent.
Policies sharing in Distribution	£9,248,548	£9,723,327
Funds	£5,468,071	£6,190,901
Assurances in Force	£12,706,652	£14,349,301
Proportion without profit	19.02 per cent.	23.65 per cent.

## COLONIAL MUTUAL.

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	1 year.	1 year.
Mortality Table for Assurances	Om., Carlisle, & Peerage.	Om., Carlisle, & Peerage.
" " " Annuities...	O (AM) & O (AF)	O (AM) & O (AF)
Interest—Rate % assumed	3½ per cent.	3½ per cent.
" net " earned on Life Fund	£4 10s. 0d.	£4 12s. 0d.
Premiums received	£457,276	£440,682
% of " absorbed in Com. and Exp.	25.84 per cent.	20.58 per cent.
Percentage of Immediate Profits	*18.66	*18.56
Premiums { Deferred Profits	*25.99	*26.21
Reserved { Non-Profit	*8.74	*8.11
Whole Business	19.08	18.94
Total Surplus	£166,497	£187,627
Surplus { Amount to Policies	£128,417	£146,039
Divided { Proportion to "	The whole.	The whole.
Policies sharing in distribution	£13,459,490	£12,787,855
Funds	£3,793,079	£3,977,823
Assurances in Force	£14,513,289	£13,901,327
Proportion without profit	*4.28 per cent.	*4.38 per cent.

\* Gross.

# COMMERCIAL UNION.

Date	Dec. 31, 1907.	Dec. 31, 1912.
Period	5 years.	5 years.
Mortality Table for Assurances	Om.	Om.
" " Annuities...	Brit. Offices (1893)	Brit. Offices (1893)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" net " earned on Life Funds	£4 3s. 10d.	£4 3s. 6d.
Premiums received	£1,497,510	£2,481,835
% of " absorbed in Com. and Exp.	14.29 per cent.	12.94 per cent.
Percentage of Profit Policies...	22.93 " "	22.27 " "
Premiums { Guaranteed Bonus	...	7.50 " "
Reserved { Non-Profit	7.89 per cent.	4.91 " "
Whole Business	20.27 " "	16.08 " "
Total Surplus	£453,262	£559,497
Surplus { Amount to Policies	£312,893	£432,700
Divided { Proportion to " "	80 per cent.	90 per cent.
Policies sharing in Distribution	£7,597,078	£9,641,149
Funds	£3,424,063	£5,181,488
Assurances in Force	£10,461,077	£15,493,862
Proportion without profit	23.99 per cent.	29.20 per cent.

# CONFEDERATION.

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	1 year.	1 year.
Mortality Table for Assurances	Om. (5)	Om. (5)
" " Annuities...	Brit. Offices (1893)	Brit. Offices (1893)
Interest—Rate % assumed	*3, 3½ & 4	*3, 3½ & 4
" net " earned on Life Fund	£5 14s. 5d.	£5 13s. 2d.
Premiums received	£513,080	£491,492
% of " absorbed in Com. and Exp.	32.76 per cent.	31.10 per cent.
Percentage of Immediate Profits	19.14 " "	19.22 " "
Premiums { Deferred " "	17.93 " "	18.02 " "
Reserved { Non-Profit	5.30 " "	5.43 " "
Whole Business	16.35 " "	16.41 " "
Total Surplus	£452,731	£488,228
Surplus { Amount to Policies	£48,017a	£54,485a
Divided { Proportion to " "	†	†
Policies sharing in Distribution	£886,231	£691,641
Funds (Life and Annuity)	£3,995,093†	£4,127,848†
Assurances in Force	£14,479,100	£14,684,169
Proportion without profit	20.41 per cent.	20.89 per cent.

\* 75% of the business is on the 3% basis. † Excluding Capital and Shareholders' Fund.  
a Profits distributed to policyholders during the year.  
† At least 90 per cent. The average amount divided to policyholders during the past ten years has been 96.3 per cent.

# CONSOLIDATED.

Date	Dec. 31, 1911.
Period	5 years.
Mortality Table	Om. and Government (1883).
Interest—Rate % assumed	£4 0s. 0d.
" gross " earned on Funds	£3 18s. 8d.
Premiums received	£133,632
% of " absorbed in Com. and Exp.	48.01 per cent.
Percentage of Immediate Profits	21.20 " "
Premiums { Non-Profit	8.85 " "
Reserved { Whole Business	10.43 " "
Total Surplus	Nil.
Surplus Divided	Nil.
Funds	£63,095
Assurances in Force	£719,070
Proportion without profit	88.83 per cent.

# CO-OPERATIVE.

Date	ORDINARY. Dec. 31, 1910.	IND. & SPECIAL. Dec. 31, 1910.
Period	5 years.	5 years.
Mortality Table	H.M.	English No. 3.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" Gross " earned on Funds	£3 13s. 9d.	£3 14s. 5d.
Premiums received	£85,556	£51,460
% of " absorbed in Com. & Exps.	12.50 per cent.	26.38 per cent.
Percentage of Deferred Profits	15.27 " "	...
Premiums { Non-Profit	17.09 " "	Ind. 31.87 " "
Reserved { Whole Business	15.28 " "	Ind. 31.87 " "
Total Surplus	£18,988	£13,558
Surplus { Amount to Policies	£12,325	(Special) £1,758
Divided { Proportion to " "	The Whole.	The Whole.
Policies sharing in Distribution	£98,934	(Special) £10,902
Funds	£128,834	£40,225
Assurances in Force	£377,509	£446,656
Proportion without profit	0.27 per cent.	(Spec.) 26.18 %

# CO-OPERATIVE.

Date	ORDINARY. Dec. 31, 1915.	INDUSTRIAL. Dec. 31, 1915.
Period	5 years.	5 years.
Mortality Table	H.M.	Eng. No. 3.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" " earned on Funds	£3 15s. 8d.	£3 13s. 10d.
Premiums received	£149,912	£20,497
% of " absorbed in Com. & Exp.	12.76 per cent.	42.50 per cent.
Percentage of Immediate Profits	18.94 " "	...
Premiums { Profit Policies...	14.53 " "	...
Reserved { Non-Profit	12.40 " "	21.34 per cent.
Whole Business	15.64 " "	21.34 " "
Total Surplus	£28,122	£541
Surplus { Amount to Policies	£1,793	Nil.
Divided { Proportion to " "	The whole.	...
Policies sharing in Distribution	Inte'm Bonus only	...
Funds	£247,776	£12,499
Assurances in force	£652,827	£204,687
Proportion without profit	0.54 per cent.	The whole.



# **EAGLE.**

Date	Dec. 31, 1907.	Dec. 31, 1912
Period	5 years.	5 years.
Mortality Table for Assurances	H.M.	H.M.
" " Annuities...	Government (1883)	Government (1883)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" net " earned on Life Funds	£3 18s. 7d.	gross £4 0s. 1d.
Premiums received	£897,608	£859,910
% of " absorbed in Com. and Exp.	†18·60 per cent.	†19·09 per cent.
Percentage of ( Profit Policies...	35·70 " "	20·99 " "
Premiums { Non-Profit	18·42 " "	7·08 " "
Reserved { Whole Business	26·52 " "	13·63 " "
Total Surplus	£114,151	£30,633
Surplus { Amount to Policies	£87,593	*Nil.
Divided { Proportion to "	85·4 per cent.	§80 to 90 per cent.
Policies sharing in Distribution	£2,473,191	Nil.
Funds	£2,533,765	£2,013,044
Assurances in Force	£5,971,748	£5,358,736
Proportion without profit	55·16 per cent.	54·21 per cent.

\* £6,656 was paid in Interim Bonuses during quinquennium.

† Includes Annuity expenses.

‡ Includes cost of pension, £4,263.

§ The shareholders receive 20 per cent. of total surplus until the surplus exceeds £220,000, but maximum amount receivable is £22,000. When the surplus exceeds £220,000, however, the shareholders will take 10 per cent.

# **EDINBURGH.**

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	1 year.	1 year.
Mortality Table for Assurances	O.M.	O.M.
" " Annuities	Government (1912)	Government (1912)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" (net) " earned on Total Funds	£4 9s. 4d.	£4 5s. 2d.
Premiums received	£294,982	£288,105
% of " absorbed in Com. and Exp.	15·87 per cent.	15·95 per cent.
Percentage of ( Profit Policies...	21·88 " "	17·50 " "
Premiums { Non-Profit	9·79 " "	17·50 " "
Reserved { Whole Business	19·67 " "	17·50 " "
Total Surplus	£91,112	£110,063
Surplus { Amount to Policies	£39,288	†
Divided { Proportion to "	90 per cent.	...
Policies sharing in Distribution	£6,725,710	...
Funds	£4,517,741	£4,450,357
Assurances in Force	£10,320,820	£10,210,381
Proportion without profit	19·88 per cent.	20·07 per cent.

† Owing to abnormal conditions surplus carried forward to Increase Reserve Fund and write down values of securities.

# **ENGLISH & SCOTTISH LAW.**

Date	Dec. 31, 1910.*	Dec. 31, 1915.*
Period	5 years.	5 years.
Mortality Table for Assurances	O.M.	O.M.
" " Annuities...	O (AM) & O (AF)	O (AM) & O (AF)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Fund	£4 2s. 10d.	£4 6s. 4d.
Premiums received	£1,100,463	£1,130,069
% of " absorbed in Com. and Exp.	17·56 per cent.	17·25 per cent.
Percentage of ( Profit Policies...	23·48 " "	23·62 " "
Premiums { Non-Profit	11·68 " "	11·15 " "
Reserved { Whole Business	19·20 " "	18·19 " "
Total Surplus	£210,331	£45,825
Surplus { Amount to Policies	£164,781	†
Divided { Proportion to "	90% life fund sur.	...
Policies sharing in Distribution	£4,062,495	...
Funds (excluding paid-up capital)	£2,851,296	£2,823,811
Assurances in Force	£7,211,995	£7,186,626
Proportion without profit	38·74 per cent.	41·27 per cent.

\* Excluding General Fund.

† Owing to abnormal conditions no declaration of bonus made.

# **EQUITABLE.**

Date	Dec. 31, 1909.	Dec. 31, 1914.
Period	5 years.	5 years.
Mortality Table for Assurances	O.M.	O.M.
" " Annuities...	Government (1883)	O.A.
Interest—Rate % assumed	£2 10s. 0d.	£2 10s. 0d.
" gross " earned on Life Fund	£3 16s. 3d.	£4 1s. 11d.
Premiums received	£957,382	£1,050,699
% of " absorbed in Expenses of Management	*7·21 per cent.	7·13 per cent.
Percentage of ( Profit Policies...	27·37 " "	27·40 " "
Premiums { Non-Profit	4·31 " "	2·46 " "
Reserved { Whole Business	26·39 " "	24·55 " "
Total Surplus	£1,010,090	£853,989
Surplus { Amount to Policies	£526,967	£553,989
Divided { Proportion to "	The whole.	The whole.
Policies sharing in distribution	£7,482,117	£7,475,175
Funds	£5,043,732	£5,233,777
Assurances in Force	£8,405,869	£8,766,636
Proportion without profit	8·98 per cent.	13·86 per cent.

\* Excludes cost of pensions to retired officials.



# EQUITABLE OF THE UNITED STATES.

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	1 year.	1 year.
Mortality Table for Assurances and Annuities	Hm., Amer., Carlisle. McClintock.	Hm., Amer., Carlisle. McClintock.
Interest—Rate % assumed	£4, £3 10s., & £3	£4, £3 10s., & £3
„ net „ earned on Life Funds	£4 12s. 11d.	£4 13s. 11d.
Premiums received	£10,888,044	£11,035,816
% of „ absorbed in Com. and Exp.	19.79 per cent.	19.93 per cent.
Percentage of { With Profit	23.74 „ „	23.58 „ „
Premiums { Deferred Profit	22.68 „ „	22.82 „ „
Reserved { Non-Profit	15.23 „ „	15.59 „ „
Whole Business	23.15 „ „	23.18 „ „
Total Surplus	*£17,710,435	*£18,324,079
Surplus { Amount to Policies	£2,796,272	£2,488,700
Divided { Proportion to „	The whole.	The whole.
Policies sharing in Distribution	£159,000,791	£173,652,531
Funds	†£108,376,796	†£110,557,890
Assurances in Force	£303,965,034	£311,573,668
Proportion without profit	5.12 per cent.	5.05 per cent.

\* It is computed that of these sums £14,323,436 in 1914 and £14,864,284 in 1915, belong to the deferred dividend class. † Excluding paid-up capital.

## EQUITY & LAW.

Date	Dec. 31, 1909.	Dec. 31, 1914.
Period	5 years.	5 years.
Mortality Table for Assurances	Om., Om. & Om(5).	Om., Om. & Om. (5)
„ „ Annuities...	O. (AM) & O. (AF)	O. (AM) & O. (AF)
Interest—Rate % assumed	2½ % (3 % Ann.)	2½ % (3 % Ann.)
„ gross „ earned on Life Fund	£4 1s. 11d.	†£4 8s. 1d.
Premiums received	£1,686,377	£1,727,649
% of „ absorbed in Com. and Exp.	10.70 per cent.	11.19 per cent.
Percentage of { Profit Policies...	20.05 „ „	20.34 „ „
Premiums { Non-Profit	8.45 „ „	8.77 „ „
Reserved { Whole Business	18.69 „ „	18.34 „ „
Total Surplus	£564,036	†£585,664
Surplus { Amount to Policies	£479,451	£496,049
Divided { Proportion to „	90 per cent.	90 per cent.
Policies sharing in Distribution	£7,954,512	£7,842,642
Funds	£4,641,253	£4,987,118
Assurances in Force	£10,729,959	£10,851,592
Proportion without profit	*27.39 per cent.	21.51 per cent.

\* Gross. † Excluding also Capital Stock of the Law Reversionary Interest Society.  
‡ After transferring £50,000 to Investments Reserve Fund.

# FRIENDS' PROVIDENT.

Date	Nov. 20, 1907.	Nov. 20, 1912.
Period	5 years.	5 years.
Mortality Table for Assurances	Om.	Om. & Om. (5).
„ „ „ Annuities	Brit. Offices (1893)	O(a).
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
„ net „ earned on Life Fund	£3 17s. 0d.	gross £4 1s. 6d.
Premiums received	£889,415	£878,102
% of „ absorbed in Com. and Exp.	9.53 per cent.	11.04 per cent.
Percentage of { Profit Policies...	18.31 „ „	19.19 „ „
Premiums { Non-Profit	5.64 „ „	8.49 „ „
Reserved { Whole Business	18.22 „ „	18.75 „ „
Total Surplus	£335,343	£328,477
Surplus { Amount to Policies	£308,128	£306,040
Divided { Proportion to „	The whole.	The whole.
Policies sharing in Distribution	£6,619,440	£5,415,848
Funds	£3,365,816	£3,424,511
Assurances in Force	£6,318,404	£6,330,912
Proportion without profit	1.72 per cent.	6.77 per cent.

## GENERAL ACCIDENT.

Date	Dec. 31, 1910.	Dec. 31, 1915.
Period	4 years & 10 mths.	5 years.
Mortality Table for Assurances	Om.	Om.
„ „ „ Annuities	Brit. Offices 1893	Brit. Offices (1893)
Interest—Rate % assumed	£3½	£3
„ gross „ earned on Life Fund	£3 13s. 1d.	£4 4s. 9d.
Premiums received	£75,078	£158,317
% of „ absorbed in Com. and Exp.	17.83 per cent.	17.64 per cent.
Percentage of { Profit Policies...	24.45 „ „	19.41 „ „
Premiums { Non-Profit	12.13 „ „	6.69 „ „
Reserved { Whole Business	19.74 „ „	14.70 „ „
Total Surplus	£8,973	£13,732
Surplus { Amount to Policies	£7,124	£11,277
Divided { Proportion to „	90 per cent.	90 per cent.
Policies sharing in Distribution	£347,262	£521,711
Funds	£65,602	£191,072
Assurances in Force	£655,627	£942,449
Proportion without Profit	47.03 per cent.	44.64 per cent.

# GENERAL LIFE.

Date	Dec. 31, 1907.	Dec. 31, 1912.
Period	5 years.	5 years.
Mortality Table for Assurances	OM. & HM.	OM. & HM.
" " Annuities...	Government (1883)	Government (1883)
Interest—Rate % assumed	£3 & £3½ (Ann.)	£3, £3½ (Ann.)
" gross " earned on Life Fund	£3 14s. 5d.	£3 14s. 1d.
Premiums received	£967,724	£945,629
% of " absorbed in Com. and Exp.	18·72 per cent.	19·48 per cent.
Percentage of { Profit Policies...	22·82 " "	22·31 " "
Premiums { Non-Profit	9·22 " "	8·46 " "
Reserved { Whole Business	18·39 " "	17·22 " "
Total Surplus	£152,668†	£99,825
Surplus { Amount to Policies	nil†	£68,510
Divided { Proportion to " "	†80 per cent.	†80 per cent.
Policies sharing in Distribution	nil	£3,504,800
Funds (including Capital, &c.)	£2,154,971	£2,209,721
Assurances in Force	£5,711,734	£5,331,120
Proportion without profit	34·73 per cent.	35·80 per cent.

† The net surplus of 1907 amounted to £113,512, but this was used to write down the company's investments.

‡ Policies receive 80 per cent. of the participating branch surplus.

# GRESHAM.

Date	Dec. 31, 1910.	Dec. 31, 1914.
Period	5 years.	4 years.
Mortality Table for Assurances	Hm.	Hm.
" " Endowments	Carlisle.	Carlisle.
" " Annuities...	Government (1882)	Government (1883)
Interest—Rate % assumed	£3 10s. 0d.	£3 10s. 0d.
" gross " earned on Life Fund	£4 3s. 11d.	£4 4s. 2d.
Premiums received	£5,067,830	£4,177,647
% of " absorbed in Com. and Exp.	21·07 per cent.	22·53 per cent.
Percentage of { Profit Policies...	19·53 " "	19·02 " "
Premiums { Ultimate Profit	18·10 " "	18·35 " "
Reserved { Non-Profit	10·57 " "	10·73 " "
Reserved { Whole Business	14·97 " "	14·94 " "
Total Surplus	£407,022	£305,789
Surplus { Amount to Policies	£317,817	†
Divided { Proportion to " "	90 per cent.	...
Policies sharing in Distribution	£13,406,579	£10,309,966
Funds (Life and Annuity)	£10,216,844	£24,486,738
Assurances in Force	£24,467,107	£24,486,738
Proportion without profit	44·05 per cent.	45·62 per cent.

† Owing to abnormal conditions, surplus carried forward.

# GUARDIAN.

Date	Dec. 31, 1909.	Dec. 31, 1914.
Period	5 years.	5 years.
Mortality Table for Assurances	OM.	OM. & Carlisle.
" " Annuities...	Carlisle, O (AM)	O. (AM) & O. (AF)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" net " earned on Life Fund	£3 16s. 3d.	£4 0s. 7d.
Premiums received	£1,181,297	£1,335,096
% of " absorbed in Com. and Exp.	14·61 per cent.	14·56 per cent.
Percentage of { Profit Policies...	22·43 " "	22·04 " "
Premiums { Non-Profit	12·96 " "	10·38 " "
Reserved { Whole Business	21·02 " "	20·39 " "
Total Surplus	£424,462	£506,622
Surplus { Amount to Policies	£292,000	£320,000
Divided { Proportion to " "	Four-fifths.	Four-fifths.
Policies sharing in Distribution	£6,017,307	£6,425,916
Funds (Life and Annuity)	£3,349,867	£3,702,707
Assurances in Force	£8,031,295	£8,894,733
Proportion without profit	20·24 per cent.	21·53 per cent.

# HEARTS OF OAK.

Date	June 30, 1908.
Period	5 years.
Mortality Table { Ordinary	Hm.
for Assurances { Industrial	English No. 3.
Interest—Rate % assumed	£3 0s. 0d.
" " earned on Life Funds	Nil.*
Premiums received	£137,624
% of " absorbed in Com. and Exp.	69·37 per cent.
Percentage of Pre- { Ordinary	15·89 " "
miums Reserved { Industrial	35·08 " "
Total Surplus	Nil.
Surplus { Amount to Policies	Nil.
Divided { Proportion to " "	—
Policies sharing in Distribution	Nil.
Funds	£11,993
Assurances in Force—Ordinary	£126,076
" " Industrial	£754,734
Proportion without Profit—Ordinary	2·75 per cent.

\* The Life Fund is not represented by interest-bearing securities.

## HEARTS OF OAK

	ORDINARY.	INDUSTRIAL.
Date	June 30, 1913.	June 30, 1913.
Period	5 years.	5 years.
Mortality Table for Assurances	Om (5).	Eng.No.6 & Om(5)
Interest—Rate % assumed	£3 10s. 0d.	£3 10s. 0d.
„ gross „ earned on Life Funds	£1 7s. 1d.*	£1 7s. 11d.*
Premiums received	£37,416	£173,698
% of „ absorbed in Com. and Exp.	49.25 per cent.	63.00 per cent.
Percentage of } Profit Policies...	17.71	39.66
Premiums } Non-Profit	12.15	19.80
Reserved } Whole Business	16.83	38.37
Deficiency	£14,634	£25,334
Funds	£17,572	£18,704
Assurances in Force	£160,035	£702,130
Proportion without profit	14.73 per cent.	9.79 per cent.

\* In the first two years of the quinquennium the rate earned was nil.

## INDEPENDENT ORDER OF FORESTERS.

Date	Dec. 31, 1907.	Dec. 31, 1912.
Period	5 years.	5 years.
Mortality Table	Nat. Fraternal Congress	Own Experience.
Interest—Rate % assumed	£4 0s. 0d.	£4 0s. 0d.
„ gross „ earned on Life Fund	£4 1s. 0d.	£5 2s. 0d.
Premiums received	£3,111,985	Not stated.
% of „ absorbed in Com. and Exp.	6·04 per cent.	„ „ „
Percentage of Premiums reserved	†5·00 „ „	†5·00 „ „
Adverse Balance	*£11,109,210	*£5,273,581
Surplus divided.—Amount to Policies	Nil.	Nil.
Policies sharing in Distribution	Nil.	Nil.
Life Funds	£2,271,413	£3,992,307
Assurances in Force	£54,306,677	£50,251,423
Proportion without Profits	The Whole.	The Whole.

\* Theoretical Deficiency.

† In addition members pay Court dues for expenses.

LAW UNION & ROCK.†

<b>Years ending ...</b>	<b>Dec. 31, 1909.</b>	<b>Dec. 31, 1914.</b>
Mortality—Males for Assurances ...	Om & Carlisle.	Om. & Carlisle.
" " Males for Annuities ...	Brit. Offices (1893)	Brit. Offices (1893)
Interest—Rate % assumed ...	£3 Officers	£3 Qs.
" net " earned on Life Fund ...	£4 6s. 10d.	£4 Qs. 0d.
Premiums received ...	£1,445,214	£1,758,885
% of " absorbed in Com. and Exp. ...	16·72 per cent.	17·69 per cent.
Percentage of Profit Policies... {	£21·74 " "	22·20 " "
Premiums { Non-Profit ...	£11·20 " "	11·14 " "
Reserved { Whole Business ...	19·69 " "	20·06 " "
Total Surplus ...	£410,622	£433,319
Surplus { Amount to Policies ...	£357,821	£390,712
Divided { *Proportion to " ...	87·14 per cent.	90·17 per cent.
Policies sharing in Distribution ...	£7,904,327	£8,991,768
Funds (Law Union & Rock only) ...	£3,226,609	£4,090,532
Assurances in Force ...	£9,778,790	£12,239,550
Proportion without profit ...	±29·63 per cent.	22·53 per cent.

\* The Company's Articles of Association provide that the shareholders shall receive out of the computed profits a sum not exceeding 5 per cent. of the total amount of premiums (less re-assurance) received upon Life Insurances during the preceding five years.

† These figures relate to the Law Union and Rock Series of policies only, and exclude the Crown and Rock Series. † Gross.

## LEGAL & GENERAL.

5 Years ending ... ..	Dec. 31, 1906.	Dec. 31, 1911.
Mortality Table for Assurances .. ..	Om.	Om.
" " Annuities... ..	Govt. & Carlisle.	Govt. & Carlisle.
Interest—Rate % assumed .. ..	£2 10s.; £3 Ann.	£2 10s.; £3 Ann.
" gross " earned on Life Fund .. ..	†£4 6s. Od.	†£4 6s. Od.
Premiums received .. ..	£2,201,956	£3,502,171
% of " absorbed in Com. and Exp. .. ..	14·33 per cent.	12·74 per cent.
Percentage of { Profit Policies... ..	17·06 " "	16·81 " "
Premiums { Non-Profit .. ..	10·00 " "	10·00 " "
Reserved { Whole Business .. ..	15·02 " "	14·92 " "
Total Surplus .. ..	£476,965	£799,634
Surplus { Amount to Policies .. ..	£423,292	£654,861
Divided { Proportion to " .. ..	90 per cent.	90 per cent.
Policies sharing in Distribution .. ..	£9,242,689	£15,078,431
Funds .. ..	£5,116,498	£7,846,133
Assurances in Force .. ..	£15,847,722	£23,092,616
Proportion without profit .. ..	47·88 per cent.	38·65 per cent.

† Interest excludes amount invested in Reversions.

# LIFE ASSOCIATION OF SCOTLAND.

Date	Period	Dec. 31, 1907.	Dec. 31, 1912.
5 Years ending ...	5 years.	5 years.	5 years.
Mortality Table for Assurances	HM.	HM. & Carlisle.	HM. & Carlisle.
" " " " Annuities...	Brit. Offices (1893)	Brit. Offices (1893)	Brit. Offices (1893)
Interest—Rate % assumed	£3 0s. 0d.	£3 10s. 0d.	£3 10s. & £3
" net " earned on Life Fund	£3 0s. 0d.	£4 0s. 2d.	£4 5s. 1d.
Premiums received	£1,780,268	£1,761,615	£1,601,486
% of " absorbed in Com. and Exp.	15.83 per cent.	16.52 per cent.	19.73 per cent.
Percentage of { Profit Policies ...	23.90 " "	22.21 " "	19.37 " "
Premiums { Deferred " ...	13.45 " "	12.25 " "	10.69 " "
Reserved { Non-Profit ...	11.04 " "	8.01 " "	6.77 " "
Whole Business ...	20.28 " "	18.34 " "	9.30 " "
Total Surplus ...	£402,757	£577,481	£198,078
Surplus { Amount to Policies	£339,971	£35,001	£62,072†
Divided { Proportion to " ...	90 per cent.	90 per cent.	Nil.
Policies sharing in Distribution	£7,654,057	Interim only.	Nine-tenths.
Funds ...	*£5,807,793	£5,538,790	£3,849,712†
Assurances in Force	£13,073,365	£12,638,432	£2,788,712
Proportion without profit	23.93 per cent.	36.81 per cent.	£9,135,389

\* Excluding Capital and Investment Reserve Fund.

# LONDON & LANCASHIRE.

Date	Period	Dec. 31, 1907.	Dec. 31, 1912.
5 Years ending ...	5 years.	5 years.	5 years.
Mortality Table for Assurances	HM.	HM. & Carlisle.	HM. & Carlisle.
" " " " Annuities...	Brit. Offices (1893)	Brit. Offices (1893)	Brit. Offices (1893)
Interest—Rate % assumed	£3 10s. 0d.	£3 10s. & £3	£3 10s. & £3
" gross " earned on Total Funds	£4 0s. 2d.	£4 5s. 1d.	£4 5s. 1d.
Premiums received	£1,515,343	£1,601,486	£1,601,486
% of " absorbed in Com. and Exp.	20.72 per cent.	19.73 per cent.	19.73 per cent.
Percentage of { Profit Policies ...	19.37 " "	19.97 " "	19.97 " "
Premiums { Contingent ...	10.69 " "	6.77 " "	6.77 " "
Reserved { Non-Profit ...	10.36 " "	9.30 " "	9.30 " "
Whole Business ...	14.00 " "	13.35 " "	13.35 " "
Total Surplus ...	£174,144	£198,078	£198,078
Surplus { Amount to Policies	*Nil.	£62,072†	£62,072†
Divided { Proportion to " ...	Nil.	Nine-tenths.	Nine-tenths.
Policies sharing in Distribution	Nil.	£3,849,712†	£3,849,712†
Funds ...	£2,263,804	£2,788,712	£2,788,712
Assurances in Force	£8,462,689	£9,135,389	£9,135,389
Proportion without profit	20.68 per cent.	30.47 per cent.	30.47 per cent.

\* Profits applied to write down securities. a Excluding Scottish Metropolitan.

† In addition the sum of £40,685 was carried to the Bonus Reserve Fund for Deferred Profit policies. ‡ Excluding Deferred Profit Section, now closed.

# LIVERPOOL & LONDON & GLOBE.

Date	Period	Dec. 31, 1908.	Dec. 31, 1913.
5 Years ending ...	5 years.	5 years.	5 years.
Mortality Table for Assurances	OM. & OM. (5).	OM. & OM. (5).	OM. & OM. (5).
" " " " Annuities...	O (AM) & O (AF)	O (AM) & O (AF)	O (AM) & O (AF)
Interest—Rate % assumed	£2½ & £3	£2½ & £3	£2½ & £3
" net " earned on Life Fund	£3 12s. 9d.	(gross) £3 18s. 6d.	(gross) £3 18s. 6d.
Premiums received	£1,204,678	£1,301,022	£1,301,022
% of " absorbed in Com. and Exp.	10.00 per cent.	9.96 per cent.	9.96 per cent.
Percentage of { Profit Policies ...	23.50 " "	23.32 " "	23.32 " "
Premiums { Guaranteed Bonus ...	12.06 " "	12.17 " "	12.17 " "
Reserved { Non-Profit ...	11.33 " "	11.03 " "	11.03 " "
Whole Business ...	20.54 " "	20.83 " "	20.83 " "
Total Surplus ...	£516,858	£629,158	£629,158
Surplus { Amount to Policies	£213,968	£256,442	£256,442
Divided { Proportion to " ...	90 per cent. of profit br.	90 per cent. of profit br.	90 per cent. of profit br.
Policies sharing in Distribution	£4,361,869	£5,485,074	£5,485,074
Funds ...	£5,098,366	£4,885,592	£4,885,592
Assurances in Force	£8,153,062	£8,699,134	£8,699,134
Proportion without profit	23.73 per cent.	22.10 per cent.	22.10 per cent.

# LONDON AND MANCHESTER.

Date	Period	Mar. 24, 1907.	Mar. 24, 1912.
5 Years ending ...	5 years.	5 years.	5 years.
Mortality Table for Assurances	Ord.	HM.	HM.
" " " " Annuities	Ind.	English No. 3.	English No. 3.
Interest—Rate % assumed	Brit. Offices (1893)	Brit. Offices (1893)	Brit. Offices (1893)
" net " earned on Life Funds	£3 0s. 0d.	£3 0s. 0d.	£3 0s. 0d.
Premiums received	£3 4s. 7d.	gross £3 10s. 4d.	gross £3 10s. 4d.
% of " absorbed in Com. and Exp.	£1,489,831	£2,972,165	£2,972,165
Percentage of Pre- { Ordinary ...	51.29 per cent.	45.71 per cent.	45.71 per cent.
miums Reserved { Industrial ...	20.82 " "	22.00 " "	22.00 " "
Total Surplus ...	56.19 " "	37.01 " "	37.01 " "
Surplus { Amount to Policies	£60,531	£32,673	£32,673
Divided { Proportion to " ...	£4,517	£17,500	£17,500
Policies sharing in Distribution	Not stated.	Not stated.	Not stated.
Funds ...	£111,725	£684,644	£684,644
Assurances { Ordinary ...	£442,582	£855,286	£855,286
in Force { Industrial ...	£139,655	£838,439	£838,439
Proportion with- { Ordinary ...	£6,462,035	£9,105,872	£9,105,872
out profit { Industrial ...	19.98 per cent.	18.34 per cent.	18.34 per cent.
The whole.	The whole.	The whole.	The whole.



# LONDON AND PROVINCIAL (ORDINARY.)

Date	...	...	...	Dec. 31, 1910.	Dec. 31, 1915.
Period	...	...	...	4½ years.	5 years.
Mortality Table for Assurances	...	...	...	HM.	HM.
" " Annuities...	...	...	...	Brit. Off. (select)	Brit. Offices.
Interest—Rate % assumed	...	...	...	£4 10s. 0d.	£4 10s. 0d.
" gross " earned	...	...	...	£5 18s. 5d.	£5 1s. 5d.
	...	...	...	(1910) only	
Premiums received	...	...	...	£17,139	£65,298
% of " absorbed in Com. and Exp.	...	...	...	101·52 per cent.	55·54 per cent.
Percentage of ( Profit Policies...	...	...	...	22·95 " "	15·92 " "
Premiums { Non-Profit	...	...	...	13·78 " "	10·98 " "
Reserved { Whole Business	...	...	...	17·22 " "	13·13 " "
Total Surplus	...	...	...	(Defic'y) £3,551	£1,482
Funds	...	...	...	£86,339	£138,475
Assurances in Force	...	...	...	£339,153	£382,617
Proportion without profit	...	...	...	67·35 per cent.	62·53 per cent.

# LONDON AND PROVINCIAL (INDUSTRIAL.)

Date	...	...	...	Dec. 31, 1910.	Dec. 31, 1915.
Period	...	...	...	4½ years.	5 years.
Mortality Table for Assurances	...	...	...	Eng. No. 3.	Eng. No. 3 & HM.
" " Annuities ..	...	...	...	...	...
Interest—Rate % assumed	...	...	...	£4 0s. 0d.	£4 & £4½
" gross " earned	...	...	...	£6 3s. 5d.	£4 3s. 10d.
	...	...	...	(1910 only)	
Premiums received	...	...	...	£40,312	£143,018
% of " absorbed in Com. and Exp.	...	...	...	82·94 per cent.	60·80 per cent.
Percentage of ( Profit Policies...	...	...	...	...	20·97 " "
Premiums { Non-Profit	...	...	...	29·99 " "	38·39 " "
Reserved { Whole Business	...	...	...	29·99 " "	38·90 " "
Total Surplus	...	...	...	(Defic'y) £7,148	£62
Funds	...	...	...	£1,822	£15,473
Assurances in force	...	...	...	£381,845	£692,314
Proportion without profit	...	...	...	The whole.	98·73 per cent.

# LONDON ASSURANCE.

Series	...	...	...	Non-participating	Participating.
Date	...	...	...	Dec. 31, 1910.	Dec. 31, 1910.
Period	...	...	...	5 years.	5 years.
Mortality Table for Assurances	...	...	...	OM.	OM.
" " Annuities...	...	...	...	Brit. Off. (1893)	...
Interest—Rate % assumed	...	...	...	£2 15s. 0d.	£2 15s. 0d.
" gross " earned on Life Fund	...	...	...	*£4 3s. 1d.	*£4 0s. 7d.
Premiums received	...	...	...	£196,820	£689,733
% of " absorbed in Com. & Exp.	...	...	...	11·78 per cent.	12·21 per cent.
Percentage of ( Profit Policies...	...	...	...	...	21·29 " "
Premiums { Non-Profit	...	...	...	12·35 per cent.	†8·17 " "
Reserved { Whole Business	...	...	...	12·35 " "	20·83 " "
Total Surplus	...	...	...	£91,690	£278,079
Surplus { Amount to Policies	...	...	...	...	£166,062
Divided { Proportion to " "	...	...	...	...	†Two-thirds.
Policies sharing in Distribution	...	...	...	...	£4,832,987
Funds	...	...	...	£558,060	£1,936,596
Assurances in Force	...	...	...	£1,428,544	£4,476,930

\* Including Reversionary Investments.

† Policies will in future receive 90 per cent.

‡ These are policies re-assured from the Non-participating branch.

# LONDON ASSURANCE.

Date	...	...	...	Dec. 31, 1915.
Period	...	...	...	5 years.
Mortality Table for Assurances	...	...	...	OM.
" " Annuities...	...	...	...	Brit. Offices (1893)
Interest—Rate % assumed	...	...	...	£3 0s. 0d.
" gross " earned on Life Fund	...	...	...	£4 5s. 11d.
Premiums received	...	...	...	£1,021,337
% of " absorbed in Com. and Exp.	...	...	...	11·67 per cent.
Percentage of ( Profit Policies...	...	...	...	23·68 " "
Premiums { Non-Profit	...	...	...	10·15 " "
Reserved { Whole Business	...	...	...	20·06 " "
Total Surplus	...	...	...	£341,467†
Surplus { Amount to Policies	...	...	...	£160,018
Divided { Proportion to " "	...	...	...	90 per cent.
Policies sharing in Distribution	...	...	...	£4,439,162
Funds	...	...	...	£2,683,516
Assurances in Force	...	...	...	£6,464,377
Proportion without profits	...	...	...	30·05 per cent.

† After creating a Special Reserve of £50,000.

# LONDON LIFE.

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	1 year.	1 year.
Mortality Table for Assurances	Om. (5).	Om. (5).
" " " Annuities...	O(am) & O(af).	O(am) & O(af).
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" net " earned on Life Funds	£4 4s. 10d.	£4 0s. 4d.
Premiums received	£430,512	£441,288
% of " absorbed in Expenses	4.31 per cent.	4.43 per cent.
Percentage of Profit Policies...	*60.82 " "	*51.53 " "
Premiums { Non-Profit	*12.32 " "	*11.45 " "
Reserved { Whole Business	60.28 " "	51.21 " "
Surplus { Amount to Policies	£209,751	£213,530
Divided { Proportion to " "	The whole.	The whole.
Policies sharing in Distribution	Not stated.	Not stated.
Funds	£5,368,341	£5,431,942
Assurances in Force...	£11,234,512	£11,315,178
Proportion without profit	*8.83 per cent.	*9.52 per cent.

\* Gross.

# MANUFACTURERS' LIFE.

Date	Dec. 31, 1915.	Dec. 31, 1916.
Period	1 year.	1 year.
Mortality Table for Assurances	H.M. Amer. Trop.	H.M. Amer. Trop.
" " " Annuities...	Brit. O. (1893) sel.	and Sub. Trop.
Interest—Rate % assumed	3½ per cent.	3½ per cent.
" net " earned	£6 11s. 5d.	£6 10s. 7d.
Premiums received	£647,112	£701,889
% of " absorbed in Com. and Exp.	26.65 per cent.	28.04 per cent.
Percentage of Premiums Reserved	20.32 " "	Not stated.
Total Surplus	£527,268	£597,919
Surplus { Amount to Policies	£54,686	£64,024
Divided { Proportion to " "	90 per cent. of	part. branch.
Policies sharing in Distribution	£745,012	Not stated.
Funds	£4,111,758	" "
Assurances in Force	£16,926,381	£18,311,992
Proportion without profit	13.07 per cent.	Not stated.

# MARINE AND GENERAL.

Date	Dec. 31, 1909.	Dec. 31, 1914.
Period	5 years.	5 years.
Mortality Table for Assurances	Om. & Om (5)	Om. & Om (5)
" " " Annuities...	O (AM) & O (AF)	O (AM) & O (AF)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" net " earned on Life Fund	£3 19s. 9d.	£4 3s. 6d.
Premiums received	£669,870	£786,028
% of " absorbed in Com. and Exp.	17.55 per cent.	16.67 per cent.
Percentage of Profit Policies...	23.98 " "	23.75 " "
Premiums { Non-Profit	8.89 " "	8.21 " "
Reserved { Whole Business	23.25 " "	22.85 " "
Total Surplus	£239,411*	£222,126
Surplus { Amount to Policies	£177,750	£217,700
Divided { Proportion to " "	The whole.	The whole.
Policies sharing in Distribution	£3,401,884	£3,923,728
Funds	£1,684,255	£2,080,457
Assurances in Force	£4,178,012	£4,938,117
Proportion without profit	6.16 per cent.	6.76 per cent.

\* Includes £41,256 brought forward from the previous valuation and used in writing down securities.

# METROPOLITAN.

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	5 years.	1 year.
Mortality Table for Assurances	Om. (5).	Om. (5).
" " " Annuities...	Brit. Offices (1893)	Brit. Offices (1893)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Fund	£4 2s. 7d.	£4 7s. 5d.
Premiums received	£832,608	£167,451
% of " absorbed in Expenses	*7.17 per cent.	6.56 per cent.
Percentage of Profit Policies	42.74 " "	Not stated.
Premiums { Non-Profit	13.63 " "	" "
Reserved { Whole Business	39.24 " "	" "
Total Surplus	Not stated.	" "
Surplus for { Amount	£301,439	£59,762
Policyholders { Proportion	The whole.	The whole.
Policies sharing in Distribution	£4,120,577	Not stated.
Funds	£2,428,580	£2,336,373
Assurances in Force	£5,310,623	£5,129,735
Proportion without profit	12.96 per cent.	13.06 per cent.

\* Excludes cost of pension<sup>1</sup>

# MUTUAL LIFE AND CITIZENS.

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	1 year.	1 year.
Mortality Table for Assurances	Hm.	Hm.
" " Annuities...	Governm't (1883)	Governm't (1883)
Interest—Rate % assumed	£3 & £3½	£3 & £3½
" net " earned on Life Funds	£4 17s. 4d.	£5 0s. 4d.
Premiums received	£796,245	£776,868
% of " absorbed in Com. and Exp.	12·81 per cent.	12·67 per cent.
Percentage of Immediate Profits	20·23 " "	20·21 " "
Premiums { Deferred Profits	10·54 " "	10·55 " "
Reserved { Non-Profit	5·67 " "	5·73 " "
Whole Business	20·00 " "	20·00 " "
Total Surplus	£244,305	£247,290
Surplus { Amount to Policies	£213,545	£215,326
Divided { Proportion to "	80 per cent.	80 per cent.
Policies sharing in Distribution	£22,518,368	£22,114,365
Funds	£7,878,549	£8,280,794
Assurances in Force	£25,339,517	£25,102,303
Proportion without profit	2·45 per cent.	2·35 per cent.

# MUTUAL OF NEW YORK.

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	1 year.	1 year.
Mortality Table for Assurances	American Exp.	American Exp.
" " Annuities...	McClintock.	McClintock.
Interest—Rate % assumed	3 & 3½*	3 & 3½*
" " earned on Life Funds	£4 15s. 3d.	£4 16s. 8d.
Premiums received	£11,181,434	£11,380,726
% of " absorbed in Com. and Exp.	19·66 per cent.	19·54 per cent.
Percentage of Immediate Profits	23·47 " "	23·47 " "
Premiums { Deferred Profits	25·07 " "	25·27 " "
Reserved { Non-Profit	9·32 " "	9·17 " "
Whole Business	23·99 " "	23·99 " "
Total Surplus	£20,754,216	£20,498,953
Surplus { Amount to Policies	£3,478,300	£3,663,243
Divided { Proportion to "	The whole.	The whole.
Policies sharing in Distribution	£196,022,955	£213,537,162
Funds	£123,451,474	£124,658,077
Assurances in Force	£330,187,374	£335,178,162
Proportion without profit	4·10 per cent.	3·97 per cent.

† This includes £14,545,151 in 1914, and £13,690,702 in 1915, as funds for deferred dividend participants. \* 8% on policies since Dec., 1906.

# NATIONAL MUTUAL OF AUSTRALASIA.

Date	Sept. 30, 1910.	Sept. 30, 1913.
Period	3 years.	3 years.
Mortality Table for Assurances	Hm.	Hm.
" " Annuities...	Brit. Offices (1893)	Brit. Offices (1893)
Interest—Rate % assumed	£3 10s. 0d.	£3 10s. 0d.
" gross " earned on Total Funds	£4 16s. 4d.	£4 17s. 8d.
Premiums received	£2,415,501	£2,770,835
% of " absorbed in Com. and Exp.	20·20 per cent.	18·98 per cent.
Percentage of Profit Policies...	*17·19 " "	*18·26 " "
Premiums { Non-Profit Policies	*8·61 " "	*9·43 " "
Reserved { Whole Business	17·09 " "	18·18 " "
Total Surplus	£473,009	£650,024
Surplus { Amount to Policies	£473,009	£650,024
Divided { Proportion to Policies	The whole.	The whole.
Policies sharing in Distribution	£19,175,130	£23,381,348
Funds	£6,194,633	£8,000,461
Assurances in Force	£24,103,973	£29,447,529
Proportion without profit	*2·02 per cent.	*1·86 per cent.

\* Gross.

# NATIONAL MUTUAL.

Date	Dec. 31, 1908.†	Dec. 31, 1913.
Period	5 years.	5 years.
Mortality Table for Assurances	Om. & Carlisle.	Om. & Carlisle.
" " Annuities...	Brit. Offices.	Brit. Offices.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" net " earned on Total Funds	£4 1s. 7d.*	gross £4 12s. 7d.*
Premiums received	£934,523	£985,797
% of " absorbed in Com. and Exp.	15·59 per cent.	15·37 per cent.
Percentage of Profit Policies...	24·5 " "	25·05 " "
Premiums { Non-Profit	10·8 " "	11·10 " "
Reserved { Whole Business	20·0 " "	21·50 " "
Total Surplus	£288,831	£359,299
Surplus { Amount to Policies	£196,153	£254,135
Divided { Proportion to "	The whole.	The whole.
Policies sharing in Distribution	£4,310,453	£3,878,346
Funds	£2,874,628	£2,986,833
Assurances in Force	£6,588,223	£6,748,341
Proportion without profit	34·53 per cent.	31·45 per cent.

\* Excluding Reversions.

† Including Sinking Fund business.

# NATIONAL PROVIDENT.

Date	Nov. 20, 1907.	Nov. 20, 1912.
Period	5 years.	5 years.
Mortality Table for Assurances	Om.	Om.
" " Annuities...	Brit. Offices (1893)	Brit. Offices (1893)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Fund	£4 1s. 8d.	£4 5s. 2d.
Premiums received	£2,339,349	£2,505,795
% of " absorbed in Com. and Exp.	10·67 per cent.	10·21 per cent.
Percentage of { Immediate Profits	24·44 " "	23·09 " "
Premiums { Deferred Profits	10·04 " "	17·67 " "
Reserved { Non-Profit	24·37 " "	11·27 " "
Whole Business	£852,328	£953,078
Total Surplus	£806,976	£899,559
Surplus { Amount to Policies	The whole.	The whole.
Divided { Proportion to	£12,635,130	£12,792,614
Policies sharing in Distribution	£6,523,342	£7,172,894
Funds	£13,947,737	£14,553,425
Assurances in Force	1·24 per cent.	2·87 per cent.
Proportion without profit		

# NORTH BRITISH AND MERCANTILE.

Five years ending	Dec. 31, 1910.	Dec. 31, 1915.
Mortality Table for Assurances	Om.	Om.
" " " Annuities...	Brit. Offices (1893)	Brit. Offices (1893)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Fund	£4 3s. 8d.	£4 6s. 7d.
Premiums received	£5,346,313	£5,967,335
% of " absorbed in Com. and Exp.	13·70 per cent.	13·72 per cent.
Percentage of { Profit Policies...	23·17 " "	22·97 " "
Premiums { Non-Profit	11·40 " "	9·57 " "
Reserved { Whole Business	21·01 " "	20·35 " "
Total Surplus	£1,454,677	£1,531,578
Surplus { Amount to Policies	£1,225,726	£555,923
Divided { Proportion to	Nine-tenths.	Nine-tenths.
Policies sharing in Distribution	£28,013,260	£30,398,821
Funds	£15,645,125	£17,080,509
Assurances in Force	£34,022,317	£36,881,363
Proportion without profit	21·16 per cent.	21·62 per cent.

# NEW YORK.

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	1 year.	1 year.
Mortality Table for Assurances	Amer.	Amer.
" " " Annuities...	McClintock.	McClintock.
Interest—Rate % assumed	£3	£3
" net " earned on Total Funds	£4 14s. 8d.	£4 15s. 5d.
Premiums received	£18,736,593	£18,723,062
% of " absorbed in Com. and Exp.	15·76 per cent.	15·64 per cent.
Percentage of { Immediate Profits	+23·49 " "	+23·44 " "
Premiums { Deferred Profits	+19·65 " "	+19·66 " "
Reserved { Non-Profit	+8·17 " "	+8·15 " "
Whole Business	21·66 " "	21·81 " "
Total Surplus	£24,520,904*	£25,466,858*
Surplus { Amount to Policies	£3,514,666	£4,101,686
Divided { Proportion to	The whole.	The whole.
Policies sharing in Distribution	£224,440,746	£250,958,252
Funds	£159,246,657	£165,345,029
Assurances in Force	£482,262,178	£493,914,801
Proportion without profit	+4·82 per cent.	+4·95 per cent.

\* Of these sums it is estimated that £20,114,732 in 1914 and £20,612,744 in 1915 belongs to deferred dividend policies. † Gross.

# NORTHERN.

Five years ending	Dec. 31, 1910.	Dec. 31, 1915.
Mortality Table for Assurances	Om. & Om. (5)	Om. & Om. (5)
" " " Annuities...	British Offices	British Offices
Interest—Rate % assumed	*£2½ & £2½, Ann. £3.	†£3 and £2½, Ann. £3.
" gross " earned on Life Fund	£3 14s. 8d.	Not stated.
Premiums received	£1,405,787	£1,456,273
% of " absorbed in Com. and Exp.	10·00 per cent.	10·00 per cent.
Percentage of { Profit Policies...	18·81 " "	23·45 " "
Premiums { Non-Profit	10·11 " "	10·75 " "
Reserved { Whole Business	17·95 " "	21·98 " "
Total Surplus	£396,575	£114,227+
Surplus { Amount to Policies	£371,007	£
Divided { Proportion to	Whole Own	Surplus.
Policies sharing in Distribution	£7,093,739	£4,970,544
Funds	£5,040,555	£9,115,730
Assurances in Force	£9,029,813	
Proportion without profit	10·51 per cent.	11·18 per cent.

\* Participating branch, Om. 2½ %; non-participating, Om. (5) 2½ %.

† After carrying £150,006 to Contingency Fund.

‡ Participating branch, Om. 3 %; non-participating, Om. (5) 2½ %.

§ Nothing divided except intermediate bonuses of £32,953.



† NORWICH UNION.

Five years ending		June 30, 1911.	June 30, 1916.
Mortality Table for Assurances	...	OM.	OM.
" " Annuities	...	Government (1883)	Brit. Offices (1893)
Interest—Rate % assumed	...	£2½, £3,* & £3¾	£2½, £3,* & £3¾
" gross " earned on Life Fund	...	£4 5s. 6d.	£4 6s. 6d.
		(includ'g Reversions)	(includ'g Reversions)
Premiums received	...	£5,731,616	£7,839,245
% of " absorbed in Com. and Exp.	...	16·44 per cent.	13·94 per cent.
Percentage of { Profit Policies...	...	17·89 " "	16·82 " "
Premiums { Non-Profit	...	4·78 " "	3·90 " "
Reserved { Whole Business	...	14·36 " "	14·17 " "
Total Surplus	...	£727,153	£474,405
Surplus { Amount to Policies	...	£627,504	¶
Divided { Proportion to "	...	The whole.	¶
Policies sharing in Distribution	...	£17,039,226	£90,830
Funds	...	£10,021,792	£13,545,283
Assurances in Force	...	£38,980,392	£47,916,388
Proportion without profit	...	45·86 per cent.	40·58 per cent.

\* Rate for Victoria Mutual. † Rate for Reliance.  
† Includes Reliance and Amicable, and also Victoria Mutual in 1911.  
‡ £90,830 paid as interim bonus and balance of surplus carried forward.

**PEARL.—(INDUSTRIAL).**

Date	Dec. 31, 1915.	Dec. 31, 1916.
Period	1 year.	1 year.
Mortality Table for Assurances	Eng. No. 6&3 & H M	Eng. No. 6&3 & H M
Interest—Rate % assumed	£3 & £3½	£3 & £3½*
„ net „ earned on Life Fund	£3 9s. 1d.	£3 9s. 1d.
Premiums received	£2,628,353	£2,848,488
% of „ absorbed in Com. and Exp.	39·88 per cent.	38·82 per cent.
Percentage of Premiums Reserved	28·93	28·86
Total Surplus	£39,055	£56,873
Industrial Funds	£5,619,848	£6,117,944
Assurances in Force	£48,749,803	£52,284,530

\* £3½ per cent. for portion of London, Edinburgh & Glasgow business only.

PEARL.—(ORDINARY).

YEAR.—(ORDINARY).		Dec. 31, 1915.	Dec. 31, 1916.
Date	...	1 year.	1 year.
Period	...	HM. & OM. (5)	HM. & OM (5).
Mortality Table for Assurances	...	Government (1883)	Brit. Offices Ann.
" " " Annuities...	...		Table (1863-93)
Interest—Rate % assumed	...	£3 & £3½ *	£3 & £3½ *
" net " earned on Life Fund	...	£3 12s. 11d.	£3 13s. 0d.
Premiums received	...	£635,165	£684,350
% of " absorbed in Com. and Exp.	...	14·37 per cent.	16·06 per cent.
Percentage of { Profit Policies	...	21·90 " "	21·75 " "
Premiums { Non-Profit	...	10·23 " "	10·51 " "
Reserved { Whole Business	...	21·28 " "	21·03 " "
Total Surplus	...	£177,055	£209,070
Surplus { Amount to Policies	...	+	+
Divided { Proportion to "	...	...	...
Policies sharing in Distribution	...	...	...
Ordinary Funds...	...	£4,148,023	£4,509,234
Assurances in Force	...	£15,114,548	£16,058,003
Proportion without profit	...	17·23 per cent.	Not stated.

\* £3½ per cent. for portion of London, Edinburgh & Glasgow business only.  
† Owing to abnormal conditions surplus carried forward.

**PHŒNIX (late PELICAN AND BRITISH EMPIRE).**

Date	...	...	...	...	Dec. 31, 1910.†	Dec. 31, 1915.†
Period	...	...	...	...	5 years.	5 years.
Mortality Table for Assurances	...	...	...	...	Om.	Om.
" " Annuities	...	...	...	...	Brit. Offices (1893)	Brit. Offices (1893)
Interest—Rate $\frac{1}{2}$ % assumed	...	...	...	...	£3 0s. 0d.	£3 0s. 0d.
" " earned on Life Fund	...	...	...	...	(net) £3 13s. 7d.	(Gross) £4 4s. 11d.
Premiums received	...	...	...	...	£1,122,239	£1,807,334
% of " absorbed in Com. and Exp.	...	...	...	...	*17·40 per cent.	16·51 per cent.
Percentage of { Profit Policies	...	...	...	...	22·30 " "	21·04 " "
Premiums { Survivors' Bonus	...	...	...	...	16·63 " "	16·49 " "
Reserved { Non-Profit	...	...	...	...	8·80 " "	6·64 " "
Whole Business	...	...	...	...	19·00 " "	17·51 " "
Total Surplus	...	...	...	...	£277,741	£297,018
Surplus { Amount to Policies	...	...	...	...	£184,962	£230,874
Divided { Proportion to " "	...	...	...	...	Whole of part.	Whole of part.
					branch surplus.	branch surplus.
Policies sharing in Distribution	...	...	...	...	£4,474,493	£6,333,985
Funds	...	...	...	...	£2,355,126	£3,577,572
Assurances in Force	...	...	...	...	£7,773,564	£10,922,215
Proportion without profit	...	...	...	...	29·25 per cent.	29·54 per cent.

\* Excluding cost of pensions in 1906 (£14,000).

† Excluding the British Empire and Law Life policies and funds.

## PIONEER.

Date	...	...	...	...	Mar. 31, 1907.	Mar. 31, 1912.
Period	...	...	...	...	5 years.	5 years.
Mortality Table	{ Ordinary	...	...	...	Hm.	Hm.
	{ Industrial	...	...	...	Eng. No. 3.	Eng. No. 3.
Interest—Rate % assumed	...	...	...	...	£3 10s. 0d.	£3 15s. 0d.
„ gross „ earned on Total Funds	...	...	...	...	£3 3s. 3d.	†£3 11s. 6d.
Premiums received	...	...	...	...	£201,066	£371,117
% of „ absorbed in Com. and Exp.	...	...	...	...	57.22 per cent.	55.68 per cent.
Percentage of Pre- miums Reserved	{ Whole Business	{	...	...	Ord. 10.76 „	Ord. 12.37 „
			...	...	Ind. 38.69 „	Ind. 31.75 „
Total Surplus	...	...	...	...	£244	£952
Surplus Divided	...	...	...	...	*Nil.	*Nil.
Funds	...	...	...	...	£38,930	£72,094
Assurances in Force—Ordinary	...	...	...	...	£122,269	£271,924
„ „ Industrial	...	...	...	...	£811,377	£1,043,669

\* With-profit policies are not issued.

† The rates for years 1908 and 1909 were net, and those for 1910-1912 gross.

# PROFITS & INCOME.

Date	...	Dec. 31, 1915.
Period	...	5 years.
Mortality Table for Assurances	...	Om.
" " Annuities	...	Carlisle.
Interest—Rate % assumed	...	£3½
" gross " earned	...	£4 3s. 4d.
Premiums received	...	£97,448
% of " absorbed in Com. & Exp.	...	15·08 per cent.
Percentage of { Profit Policies	...	21·91 " "
Premiums { Non-Profit	...	9·43 " "
Reserved { Total Business	...	15·57 " "
Total Surplus	...	Nil.
Surplus Divided	...	Nil.
Funds	...	£114,996
Assurances in Force	...	£546,322
Proportion without profit	...	67·61 per cent.

# PROVIDENT ASSOCIATION. (Life business only).

		INDUSTRIAL (Monthly).
Date	...	Dec. 31, 1914.
Period	...	1 year.
Mortality Table for Assurances	...	Om.
Interest—Rate % assumed	...	£2 10s. 0d.
" net " earned	...	£4 2s. 11d.
Premiums received	...	£58,614
% of " absorbed in Com. and Exp.	...	24·09 per cent.
Percentage of { Profit Policies	...	13·10 " "
Premiums { Non-Profit	...	32·58 " "
Reserved { Whole Business	...	18·58 " "
Total Surplus	...	£165,173
Surplus { Amount to Policies	...	£2,587
Divided { Proportion to "	...	80 per cent. of Part. Branch.
Policies sharing in Distribution	...	£1,069,205
Funds	...	£525,560
Assurances in Force	...	£1,752,212
Proportion without profit	...	38·63 per cent.

# PROVIDENT ASSOCIATION. (Life business only). ORDINARY.

Date	...	Dec. 31, 1914.	Dec. 31, 1915.
Period	...	1 year.	1 year.
Mortality Table for Assurances	...	Om.	Om.
" " Annuities	...	Brit. Offices	Brit. Offices
Interest—Rate % assumed	...	£2½ (£3½ Ann.)	£2½ (£3½ Ann.)
" net " earned	...	£4 2s. 11d.	£3 14s. 10d.
Premiums received	...	£43,137	£47,527
% of " absorbed in Com. and Exp.	...	16·58 per cent.	15·93 per cent.
Percentage of { Profit Policies...	...	19·61 " "	18·75 " "
Premiums { Non-Profit	...	16·62 " "	15·49 " "
Reserved { Whole Business	...	19·37 " "	18·51 " "
Total Surplus	...	£39,595	£42,032
Surplus { Amount to Policies	...	£8,773	£9,126
Divided { Proportion to "	...	80 per cent. of Part. Branch.	80 per cent. of Part. Branch.
Policies sharing in Distribution	...	£1,141,902	£1,230,624
Funds	...	£302,267	£332,183
Assurances in Force	...	£1,364,231	£1,462,705
Proportion without profit	...	12·12 per cent.	11·42 per cent.

# PROVIDENT MUTUAL.

Date	...	Dec. 31, 1907.	Dec. 31, 1912.*
Period	...	5 years.	5 years.
Mortality Table for Assurances	...	Om.	Om.
" " Annuities...	...	Brit. Offices (1893) and Carlisle.	Brit. Offices (1893) and Carlisle.
Interest—Rate % assumed	...	£3 0s. 0d.	£3 0s. 0d.
" net " earned on life funds	...	£3 15s. 7d.	£3 18s. 1d.
Premiums received	...	£864,156	£964,712
% of " absorbed in Com. and Exp.	...	15·01 per cent.	14·77 per cent.
Percentage of { Immediate Profits	...	22·21 " "	22·23 " "
Premiums { Deferred Profits	...	12·89 " "	11·24 " "
Reserved { Non Profit	...	21·77 " "	12·63 " "
Reserved { Whole Business	...	" "	21·79 " "
Total Surplus	...	£295,628	£343,535
Surplus { Amount to Policies	...	£267,540	£303,578
Divided { Proportion to "	...	The whole.	The whole.
Policies sharing in Distribution	...	£5,394,573	£5,898,904
Funds	...	£2,529,066	£2,882,645
Assurances in Force	...	£6,160,284	£6,718,349
Proportion without profit	...	8·44 per cent.	6·68 per cent.

\* Excluding Sinking Fund and Annuities—Certain business.

# PRUDENTIAL (INDUSTRIAL).

Date	Dec. 31, 1915.	Dec. 31, 1916.
Period	1 year.	1 year.
Mortality Table	English No. 3.	English No. 3.
for Assurances	English No. 6.	English No. 6.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
„ net „ earned on Life Fund	£3 11s. 2d.	£3 14s. 9d.
Premiums received	£8,506,063	£8,897,723
% of „ absorbed in Com. and Exp.	39.22 per cent.	38.17 per cent.
Percentage of Premiums Reserved	36.75 „ „	37.04 „ „
Total Surplus	£1,043,025	£1,000,892
Surplus Reserved for Division*	£151,862	£39,297
Surplus Divided	£276,721	£112,565
Funds	£42,322,260	£44,553,425
Assurances in Force	£276,402,265	£284,089,214

\* In March, 1908, a scheme of bonus distribution was inaugurated for the industrial branch. For the current year an addition of 2½, 5, 10, 20, and 40 per cent. will be made to the sums assured on all policies of over 30, 40, 50, 55 and 60 years' duration respectively which become claims by death, or maturity of endowment from March 2, 1917, to March 7, 1918.

# PRUDENTIAL (ORDINARY).

Date	Dec. 31, 1915.	Dec. 31, 1916.
Period	1 year.	1 year.
Mortality Table for Assurances	H.M.	H.M.
„ „ Annuities...	Brit. Offices(1893)	Brit. Offices(1893)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
„ net „ earned on Life Fund	£3 19s. 6d.	£4 0s. 8d.
Premiums received	£5,157,516	£5,230,170
% of „ absorbed in Com. and Exp.	8.33 per cent.	8.33 per cent.
Percentage of ( Profit Policies...	22.00 „ „	21.86 „ „
Premiums { Non-Profit	11.33 „ „	11.03 „ „
Reserved { Whole Business	21.27 „ „	21.58 „ „
Total Surplus	£1,519,331	£1,418,240
Surplus { Amount to Policies	†	†
Divided { Proportion to „	...	...
Policies sharing in Distribution	...	...
Funds	£47,383,780	£47,884,910
Assurances in Force	£104,336,208	£103,135,302
Proportion without profit	6.88 per cent.	7.59 per cent.

† Owing to abnormal conditions surplus is carried forward, but Special Contingency Fund of £700,000 was set aside.

# REFUGE.

Date	Dec. 31, 1914.	Dec. 31, 1915.
Period	1 year.	1 year.
Mortality Table for Assurances	Ord. H.M.	Ord. H.M.
„ „ „ „	Ind. English No. 3.	Ind. English No. 3.
„ „ „ „ Annuities ..	Brit. Offices sel.	Brit. Offices sel.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
„ net „ earned on Life Funds {	Ord. £3 16s. 6d.	Ord. £3 13s. 4d.
Ind. £4 2s. 4d.	Ind. £3 18s. 1d.	Ind. £1,562,312
Premiums received { Ordinary	£1,308,113	£2,282,619
Ind. £2,215,846	£2,215,846	£2,282,619
% of „ absorbed in Com. {	Ord. 10.00 per cent.	Ord. 10.00 per cent.
and Exp. { Ind. 46.90 „ „	Ind. 41.97 „ „	Ind. 41.97 „ „
Percentage of Pre- { Ordinary	20.27 „ „	20.35 „ „
miums Reserved { Industrial	31.96 „ „	31.73 „ „
Total Surplus { Ordinary	£310,085	£257,956
Ind. £68,315	£68,315	£54,540
Surplus { Amount to Policies (Ord.)	£190,172	†
Divided { Proportion to „	Nine-tenths.	...
Policies sharing in Distribution	£21,057,234	...
Funds { Ordinary	£7,790,489	£8,685,785
Ind. £2,717,467	£2,717,467	£2,915,102
Assurances in Force { Ordinary	£22,087,898	£23,381,235
Ind. £38,233,437	£38,233,437	£40,301,959
Proportion without profit (Ordinary)...	4.67 per cent.	4.30 per cent.

† Owing to abnormal conditions surplus carried forward as contingency fund.

# ROYAL.

Date	Dec. 31, 1909.	Dec. 31, 1914.
Period	5 years.	5 years.
Mortality Table for Assurances	Om. & Om. (5)	Om. & Om. (5)
„ „ „ „ Annuities...	Brit. Offices(1893)	Brit. Offices(1893)
Interest—Rate % assumed	£3 Pol. 2½ Ann.	£3 Pol. 2½ Ann.
„ net „ earned on Life Fund	£3 14s. 11d.	£3 17s. 10d.
Premiums received	£3,517,697	£4,023,472
% of „ absorbed in Com. and Exp.	12.58 per cent.	12.85 per cent.
Percentage of ( Profit Policies...	23.77 „ „	24.49 „ „
Premiums { Non-Profit	12.44 „ „	15.39 „ „
Reserved { Whole Business	22.84 „ „	23.27 „ „
Total Surplus	£1,051,653	£1,312,539
Surplus { Amount to Policies	£829,839	£964,073
Divided { Proportion to „	86.5 per cent.	88 per cent.
Policies sharing in Distribution	£16,814,000	£21,337,145
Funds	£10,124,279	£11,445,792
Assurances in Force	£22,994,589	£25,762,699
Proportion without profit	13.81 per cent.	15.82 per cent.

# ROYAL EXCHANGE.

Date	Dec. 31, 1910.	Dec. 31, 1915.
Period	5 years.	5 years.
Mortality Table for Assurances	OM.	OM.
" " Annuities...	British Offices.	British Offices.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Fund	£4 1s. 2d.	£4 5s. 0d.
Premiums received	£1,419,194	£1,793,191
% of " absorbed in Com. and Exp.	14.94 per cent.	15.20 per cent.
Percentage of { Profit Policies...	*22.30 " "	21.65 " "
Premiums { Non-Profit	*10.08 " "	9.68 " "
Reserved { Whole Business	19.61 " "	18.92 " "
Total Surplus	£383,418	£373,383
Surplus { Amount to Policies	£256,324	£287,473
Divided { Proportion to "	85.71 per cent.	85.71 per cent.
Policies sharing in Distribution	£7,163,367	£8,263,829
Funds	£3,987,603	£4,676,697
Assurances in Force	£9,639,392	£11,150,234
Proportion without profit	*30.87 per cent.	29.14 per cent.

\* Gross.

# SALVATION ARMY.

Date	June 30, 1908.	June 30, 1913.
Period	5 years.	5 years.
Mortality Tables { Ordinary ...	HM.	HM.
Industrial ...	English No. 3.	English No. 3.
Annuities...	Government (1883)	Government (1883)
Interest—Rate % assumed	3½ per cent.	3, 3½ & 3½ per cent.
" gross " earned	£3 9s. 7d.	£3 18s. 0d.
Premiums received	£1,027,175	£1,475,265
% of " absorbed in Expenses	52.33 per cent.	44.40 per cent.
Percentage of { Ord. Profit Policies	15.35 " "	17.14 " "
Premiums { Industrial	29.67 " "	31.94 " "
Reserved { Whole Business	27.35 " "	29.75 " "
Total Surplus	£36,778	£58,493
Surplus { Amount to Policies	Ord. £26,048	£38,925
Divided { Proportion to "	Ind. £3,961*	£4,220*
Policies sharing in Distribution	Ord. 75 per cent.	75 per cent.
Funds	£1,052,967	£1,328,769
Assurances in Force { Ord.	£461,283	£881,155†
Ind.	£1,108,834	£1,529,663
Proportion without profit, Ord.	£5,116,901	£6,557,618
	1.06 per cent.	1.26 per cent.

\* This sum will be added to certain industrial policies on claims arising.

† Excluding Investment Reserve Fund.

# ROYAL LONDON AUXILIARY

Date	Sept. 30, 1913.
Period	3 years 2 months.
Mortality Table for Assurances	OM.
" " Annuities	Brit. Offices select
Interest—Rate % assumed	£3 10s. 0d.
" gross " earned on Life Fund	£4 12s. 10d.
Premiums received	£126,418
% of " absorbed in Com. and Exp.	41.15 per cent.
Percentage of { Immediate Profits	20.24 " "
Deferred Profits	19.95 " "
Premiums { Non-Profit	17.22 " "
Reserved { Whole Business	19.94 " "
Total Surplus	£24,498
Surplus { Amount to Policies	£18,928
Divided { Proportion to "	80 per cent.
Policies sharing in Distribution	£1,106,865
Funds	£66,358
Assurances in Force	£1,262,275
Proportion without profit	12.44 per cent.

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# SCEPTRE.

Date	Dec. 31, 1908.	Dec. 31, 1913.
Period	5 years.	5 years.
Mortality Table for Assurances	OM. & OM. (5)	OM. (5)
Interest—Rate % assumed	£2 10s. 0d.	£2 10s. 0d.
" gross " earned on Life Fund	£4 1s. 11d.	£4 4s. 4d.
Premiums received	£359,742	£367,730
% of " absorbed in Com. and Exp.	12.60 per cent.	13.08 per cent.
Percentage of { Immediate Profits	20.71 " "	18.81 " "
Deferred Profits	6.35 " "	6.35 " "
Premiums { Non-Profit	10.10 " "	7.05 " "
Reserved { Whole Business	20.48 " "	18.52 " "
Total Surplus	£162,823	£160,169
Surplus { Amount to Policies	£129,465	£142,358
Divided { Proportion to "	Nine-tenths.	Nine-tenths.
Policies sharing in Distribution	£2,175,007	£2,196,043
Funds	£1,156,112	£1,216,778
Assurances in Force	£2,514,951	£2,598,572
Proportion without profit	3.31 per cent.	2.59 per cent.

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# SCOTTISH AMICABLE

Date	Dec. 31, 1910.	Dec. 31, 1915.
Period	5 years.	5 years.
Mortality Table for Assurances	Om. (5).	Om. (5).
" " Annuities...	Brit. Offices(1893)	Brit. Offices(1893)
Interest—Rate % assumed	* £2 10s. 0d.	* £3 0s. 0d.
" gross " earned on Total Funds	£4 0s. 3d.	£4 3s. 10d.
Premiums received	£1,646,593	£2,082,855
% of " absorbed in Com. and Exp.	13.50 per cent.	12.33 per cent.
Percentage of { Immediate Profit	24.87 " "	23.03 " "
Premiums { Deferred	16.27 " "	12.59 " "
Reserved { Non-Profit	13.22 " "	10.17 " "
Whole Business	23.85	21.60
Total Surplus	£416,637	£502,730
Surplus { Amount to Policies	£347,852	£439,631
Divided { Proportion to	The whole.	The whole.
Policies sharing in Distribution	£9,804,769	£11,081,234
Funds	£5,540,845	† £5,998,490
Assurances in Force	£11,372,493	£13,266,302
Proportion without profit	11.56 per cent.	12.11 per cent.

\* The premiums valued were in 1910 90 per cent. of the Om 2½% net premiums and in 1915 the Om 3% net premiums. † After writing off £676,450 for depreciation.

# SCOTTISH EQUITABLE

Date	Mar. 1, 1908.	Mar. 1, 1913.
Period	5 years.	5 years.
Mortality Table for Assurances	Om.	Om.
" " Annuities...	Brit. Offices(1893)	Brit. Offices(1893)
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Fund	£4 0s. 0d.	£4 2s. 11d.
Premiums received	£1,973,201	£2,049,794
% of " absorbed in Com. and Exp.	13.74 per cent.	13.10 per cent.
Percentage of { Immediate Profits	20.63 " "	22.12 " "
Premiums { Deferred Profits	11.80 " "	12.19 " "
Reserved { Non-Profit	19.71 " "	11.95 " "
Whole Business	19.71	21.00
Total Surplus	* £430,642	† £532,750
Surplus { Amount to Policies	£429,699	£530,092
Divided { Proportion to	The whole.	The whole.
Policies sharing in Distribution	£11,860,372	£12,032,389
Funds	£5,481,108	£6,110,323
Assurances in Force	£13,531,715	£14,051,269
Proportion without profit	15.67 per cent.	17.33 per cent.

\* The sum of £127,438 was reserved in addition for depreciation of investments.

† " " £85,567 " " " " " " " " " " " "

# SCOTTISH INSURANCE.

(Formerly known as Scottish Accident).

Date	Dec. 31, 1910.	Dec. 31, 1915.
Period	5 years.	5 years.
Mortality Table for Assurances	Om. (5) & Carlisle.	Om. (5) & Carlisle.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Fund	£4 2s. 10d.	£4 4s. 10d.
Premiums received	£139,882	£205,346
% of " absorbed in Com. and Exp.	16.21 per cent.	15.62 per cent.
Percentage of { Profit Policies...	19.52 " "	* 19.45 " "
Premiums { Non-Profit	8.30 " "	* 7.41 " "
Reserved { Whole Business	17.96	17.14
Total Surplus	£24,529	£39,971
Surplus { Amount to Policies	£19,639	†
Divided { Proportion to	Nine-tenths.	...
Policies sharing in Distribution	£701,371	...
Funds	£184,755	£341,070
Assurances in Force	£962,848	£1,405,827
Proportion without profit	29.41 per cent.	* 42.74 per cent.

\* Gross. † Owing to abnormal conditions, declaration postponed.

# SCOTTISH LIFE.

Date	Dec. 31, 1910.	Dec. 31, 1915.
Period	5 years.	5 years.
Mortality Table for Assurances	Om. & Om. (5)	Om.
" " Annuities ..	British Offices.	British Offices.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Funds	£4 4s. 8d.	£4 7s. 6d.
Premiums received	£766,708	£1,005,505
% of " absorbed in Com. and Exp.	15.97 per cent.	15.68 per cent.
Percentage of { Profit Policies...	21.94 " "	22.04 " "
Premiums { Non-Profit	9.02 " "	8.30 " "
Reserved { Whole Business	21.20	21.39
Total Surplus	£176,902	£144,541
Surplus { Amount to Policies	£158,518	£127,635
Divided { Proportion to	91.4 per cent.	* 92.5 per cent.
Policies sharing in Distribution	£3,664,100	£4,665,893
Funds	£1,616,122	£2,180,665
Assurances in Force	£4,972,049	£6,414,664
Proportion without profit	9.32 per cent.	11.75 per cent.

\* Policies will in future receive 95 per cent.

# SCOTTISH PROVIDENT.

Date	Dec. 31, 1908.	Dec. 31, 1913.
Period	7 years.	5 years.
Mortality Table for Assurances	Om.	Om.
" " Annuities...	British Offices.	British Offices.
Interest—Rate % assumed	£3 & £3 10s.	£3 & £3 10s.
" gross " earned on Total Funds	£3 18s. 8d.	£4 1s. 1d.
Premiums received	£4,590,117	£3,453,366
% of " absorbed in Com. and Exp.	12.26 per cent.	13.82 per cent.
Percentage of { Immediate Profit	22.84 " "	22.90 " "
Premiums { Deferred " "	15.2 " "	16.40 " "
Reserved { Non-Profit " "	8.32 " "	11.00 " "
Whole Business	14.6 " "	16.60 " "
Total Surplus	£1,812,567*	£1,609,988†
Surplus { Amount to Policies	£1,206,652	£905,784
Divided { Proportion to " "	The whole.	The whole.
Policies sharing in Distribution	£13,217,441	£14,289,469
Funds	£14,185,796	£15,700,550
Assurances in Force	£27,683,259	£30,549,462
Proportion without profit	13.05 per cent.	12.76 per cent.

\* Includes £160,000 written off investments and £140,000 retained as Investment Reserve Fund.

† Includes £100,000 written off investments and £300,000 retained as Investment Reserve Fund.

# SCOTTISH TEMPERANCE.

Date	Dec. 31, 1907.	Dec. 31, 1912.
Period	5 years.	5 years.
Mortality Table for Assurances	H.M.	Om.
" " Annuities...	Gov't. (1883).	O.A.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Funds	£4 1s. 3d.	£4 3s. 5d.
Premiums received	£702,628	£899,109
% of " absorbed in Com. and Exp.	15.96 per cent.	15.82 per cent.
Percentage of { Immediate Profits	18.78 " "	21.63 " "
Premiums { Accumulating Bonus...	17.97 " "	20.02 " "
Reserved { Deferred Profits	8.97 " "	11.91 " "
Non-Profit " "	6.14 " "	8.41 " "
Whole Business	17.34 " "	20.18 " "
Total Surplus	£146,128	£218,888
Surplus { Amount to Policies	£117,848	£176,440
Divided { Proportion to " "	90 per cent.	94.6 per cent.
Policies sharing in Distribution	£3,553,870	£4,582,050
Funds	£1,316,318	£1,946,441
Assurances in Force	£4,670,378	£5,746,834
Proportion without profit	16.48 per cent.	15.72 per cent.

# SCOTTISH UNION & NATIONAL.

Five years ending	Dec. 31, 1909.†	Dec. 31, 1914.*
Mortality Table for Assurances	Om.	H.M., H.M.(5), Om.
" " Annuities...	Brit. Offices(1893)	Gov't. (1912) sel.
Interest—Rate % assumed	£3 0s. 0d.	£3 & £3½
" net " earned on Life Funds	£3 16s. 5d.	£4 0s. 1d.
Premiums received	£1,300,838	£1,962,145
% of " absorbed in Com. and Exp.	14.10 per cent.	15.16 per cent.
Percentage of { With Profit	22.90 " "	22.44 " "
Premiums { Deferred Profit	9.78 " "	10.44 " "
Reserved { Non-Profit	8.39 " "	7.51 " "
Whole Business	19.83 " "	19.19 " "
Total Surplus	£452,029	£661,941
Surplus { Amount to Policies	£245,701	†
Divided { Proportion to " "	1/10ths Profit Surp.	...
Policies sharing in Distribution	£6,922,056	...
Funds	£3,408,844	£8,335,443
Assurances in Force	£8,454,212	£17,871,509
Proportion without profit	16.06 per cent.	19.77 per cent.

† Excludes valuation of Scottish National and Scottish Union policies. \* Total Business.

‡ Declaration postponed until end of year following that in which Peace is concluded.

# SCOTTISH WIDOWS.

Date	Dec. 31, 1908.	Dec. 31, 1913.
Period	7 years.	5 years.
Mortality Table for Assurances	Om. & Om. (5).	Om. & Om. (5).
" " Annuities...	O (AM) & O (AF)	Brit. Offices.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Fund	£3 19s. 2d.	£4 3s. 0d.
Premiums received	£7,851,989	£6,558,927
% of " absorbed in Com. and Exp.	10.16 per cent.	10.64 per cent.
Percentage of { Profit Policies...	25.97 " "	24.41 " "
Premiums { Non-Profit	10.08 " "	9.35 " "
Reserved { Whole Business	25.30 " "	25.41 " "
Total Surplus	£3,390,427	£2,493,158
Surplus { Amount to Policies	£2,982,348	£2,420,162
Divided { Proportion to " "	The whole.	The whole.
Policies sharing in Distribution	£36,786,601	£42,025,070
Funds	£19,197,075	£21,522,668
Assurances in Force	£39,042,872	£45,749,188
Proportion without profit	6.36 per cent.	8.14 per cent.

† In addition £167,682 was written off investments, and £400,000 was transferred to Investment Reserve Fund.

## STANDARD.

Five years ending	Nov. 15, 1910.	Nov. 15, 1915.
Mortality Table for Assurances	OM.	OM.
" " Annuities...	OA.	OA.
Interest—Rate % assumed	£3 0s. 0d.	£3 & £3 10s. 0d.
" gross " earned on Total Funds	£4 5s. 4d.	£4 8s. 6d.
Premiums received	£4,992,076	£4,981,353
% of " absorbed in Com. and Exp.	19·17 per cent.	18·99 per cent.
Percentage of Immediate Profit	23·77 " "	25·89 " "
Premiums { Deferred " "	18·12 " "	28·84 " "
Reserved { Non-Profit " "	11·76 " "	10·74 " "
Whole Business	18·88 " "	20·51 " "
Total Surplus	£1,000,389	£801,400
Surplus { Amount to Policies	£834,233	†
Divided { Proportion to " "	†	...
Policies sharing in Distribution	£17,754,756	...
Funds	£12,658,288	£13,442,816
Assurances in Force	£29,344,365	£27,862,275
Proportion without profit	35·26 per cent.	35·48 per cent.

† Owing to abnormal conditions declaration postponed.

‡ Policyholders take not less than nine-tenths of the surplus after allowing for shareholders' interest at 5 per cent.

## STAR.

Date	Dec. 31, 1908.	Dec. 31, 1913.
Period	5 years.	5 years.
Mortality Table for Assurances	H.M.	OM.
" " Annuities...	Government (1883)	OA.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" gross " earned on Life Fund	£3 15s. 1d.	£4 3s. 11d.
Premiums received	£2,700,015	£2,562,506
% of " absorbed in Com. and Exp.	14·37 per cent.	*14·79 per cent.
Percentage of Profit Policies	19·83 " "	23·10 " "
Premiums { Non-Profit	11·53 " "	10·90 " "
Reserved { Whole Business	18·66 " "	21·04 " "
Total Surplus	£276,510	£558,151
Surplus { Amount to Policies	£240,345	£477,162
Divided { Proportion to " "	Nine-tenths.	Nine-tenths.
Policies sharing in Distribution	£12,592,147	£12,511,917
Funds	£6,476,315	£7,024,037
Assurances in Force	£15,741,308	£15,768,553
Proportion without profit	10·04 per cent.	20·16 per cent.

\* Includes cost of Act and Incorporation, £2,750.

## SUN.

Date	Dec. 31, 1911.	Dec. 31, 1916.
Period	5 years.	5 years.
Mortality Table for Assurances	OM. & OM.(5).	OM.
" " Annuities...	British Offices.	British Offices.
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" net " earned on Life Fund	£4 5s. 1d.	£4 11s. 0d.
Premiums received	£3,815,168	£4,805,856
% of " absorbed in Com. and Exp.	14·72 per cent.	14·37 per cent.
Percentage of Profit Policies...	23·96 " "	23·24 " "
Premiums { Non-Profit	11·06 " "	8·87 " "
Reserved { Whole Business	21·43 " "	20·30 " "
Total Surplus	£1,307,013	£751,599
Surplus { Amount to Policies	£843,306	Interim £70,942
Divided { Proportion to " "	Nine-tenths since 1896.	...
Policies sharing in Distribution	£16,544,162	...
Funds	£9,218,275	£10,990,477
Assurances in Force	£23,100,998	£26,771,221
Proportion without profit	24·05 per cent.	23·45 per cent.

## SUN OF CANADA.

Date	Dec. 31, 1914.*	Dec. 31, 1915.*
Period	1 year.	1 year.
Mortality Table for Assurances	OM(5) & Am. Trop.	OM(5) & Am. Trop.
" " Annuities...	Brit. Offices Sel.	Brit. Offices Sel.
Interest—Rate % assumed	£3 & £3 10s.	£3 & £3 10s.
" " earned on Inves. Funds (gross)	£6 12s. 8d.	(gross) £6 9s. 11d.
Premiums received	£1,855,290	£2,182,159
% of " absorbed in Com. and Exp.	28·40 per cent.	26·22 per cent.
Percentage of Immediate Profits	25·90 " "	25·94 " "
Premiums { Deferred Profits	22·14 " "	21·75 " "
Reserved { Non-Profit	7·72 " "	9·15 " "
Whole Business	22·71 " "	18·75 " "
Total Surplus	£1,527,478	£1,766,798
Surplus { Amount to Policies	£194,620	£286,121
Divided { Proportion to " "	95 per cent.	95 per cent.
Policies sharing in Distribution	£3,942,389	£7,183,097
Funds	£12,739,750†	£15,019,396†
Assurances in Force	£44,484,869	£52,533,997
Proportion without profit	8·61 per cent.	9·15 per cent.

\* Excluding Thrift Branch.

† Excludes Paid-up Capital, etc.

# UNITED KINGDOM PROVIDENT.

Date	Dec. 31, 1910.	Dec. 31, 1915.
Period	5 years.	5 years.
Mortality Table for Assurances	OM. & OM.(5)	OM. & OM.(5)
" " Annuities...	Brit. Offices ('93).	Brit. Offices ('93).
Interest—Rate % assumed	£2 10s. 0d.	£3 0s. 0d.
" gross " earned on Total Funds	£3 17s. 4d.	£4 3s. 5d.
Premiums received	£3,057,301	£3,681,039
% of " absorbed in Com. and Exp.	12.41 per cent.	11.19 per cent.
Percentage of Immediate Profits	19.77 " "	23.84 " "
Premiums { Deferred " "	9.68 " "	15.57 " "
Reserved { Non-Profit " "	10.72 " "	10.17 " "
Whole Business	†19.06 " "	23.33 " "
Total Surplus	£1,420,645†	£1,277,582†
Surplus { Amount to Policies	£1,297,329	£776,939
Divided { Proportion to " "	The whole.	The whole.
Policies sharing in Distribution	£19,301,928	£21,439,044
Funds	£9,182,354	£10,005,158
Assurances in Force	£21,727,373	£24,765,016
Proportion without profit	1.80 per cent.	2.76 per cent.

† After writing off £282,529 in 1910 and £732,144 in 1915.

† An additional reserve was made for Paid-up Policies and Limited Payments.

# UNIVERSITY.

Date	Apl. 30, 1910.	Apl. 30, 1915.
Period	5 years.	5 years.
Mortality Table for Assurances	OM. (5)	OM. (5).
Interest—Rate % assumed	£2 10s. 0d.	£2 15s. 0d.
" gross " earned on Life Fund	£4 2s. 0d.	£4 5s. 1d.
Premiums received	£301,530	£333,919
% of " absorbed in Com. and Exp.	12.34 per cent.	11.77 per cent.
Percentage of Profit Policies...	19.32 " "	*20.96 " "
Premiums { Non-Profit " "	1.47 " "	*4.82 " "
Reserved { Whole Business	16.85 " "	18.41 " "
Total Surplus	£100,866	£112,002
Surplus { Amount to Policies	£70,438	£75,501
Divided { Proportion to " "	Nine-tenths.	Nine-tenths.
Policies sharing in Distribution	£1,586,856	£1,674,344
Funds	£927,165	£1,007,289
Assurances in Force	£2,194,885	£2,386,911
Proportion without Profit	17.61 per cent.	*22.49 per cent.

\* Gross.

# WESLEYAN & GENERAL.

Date	Dec. 31, 1915.	Dec. 31, 1916.
Period	ORD. 1 year.	ORD. 1 year.
Mortality Table for Assurances	OM. OM.(5). Eng. 6	OM. OM.(5). Eng. 6
Interest—Rate % assumed	£3 0s. 0d.	£3 0s. 0d.
" net " earned on Life Funds	£3 5 4 £3 4 4	£3 3 2 £3 2 9
Premiums received	£230,746	£783,742
% of " absorbed in Commisn. and Expenses	12.18% 42.22%	12.00 42.31
Percentage of Profit Policies	20.09%	20.01
Premiums { Non-Profit	6.50%	8.8
Reserved { Whole Business	20.14% 33.77%	19.8 33.4
Total Surplus	£27,532	£4,052
Surplus { Amount to Policies	† Nil.	* Nil.
Divided { Proportion to " "	The whole.	...
Policies sharing in Distribution	...	...
Funds	£1362,962 £1,105,542	£1,444,639 £1222,254
Assurances in Force	£4519,715 £15713,235	£4,544,282 £15950848
Proportion without profit excluding Industrial	1.03 per cent.	...

\* Owing to abnormal conditions £20,000 transferred to Contingency Fund.

† Owing to abnormal conditions surplus is carried forward as Contingency Fund.

# YORKSHIRE.

Date	Jan. 1, 1910.	Dec. 31, 1914.
Period	5 years.	5 years.
Mortality Table for Assurances	OM. & OM. (5).	OM. & OM. (5)
" " Annuities...	Governm't (1883)	Brit. Offices. (1893)
Interest—Rate % assumed	£3 & 2½ An.	£3 & 2½ An.
" gross " earned on Total Funds	£4 0s. 10d.	£4 7s. 11d.
	(excludes reversions)	(excludes reversions)
Premiums received	£667,994	£927,660
% of " absorbed in Com. and Exp.	15.87 per cent.	14.59 per cent.
Percentage of Profit Policies...	20.88 " "	20.48 " "
Premiums { Non-Profit	9.08 " "	7.16 " "
Reserved { Whole Business	17.17 " "	15.54 " "
Total Surplus	£142,563	£212,400
Surplus { Amount to Policies	£99,000	£135,000
Divided { Proportion to " "	86.8 per cent.†	90 per cent.
Policies sharing in Distribution	£2,949,606	*£3,107,346
Funds	£1,892,133	£2,595,435
Assurances in Force	£4,633,940	£6,060,045
Proportion without profit	38.92 per cent.	40.00 per cent.

† The shareholders receive £15,000 quinquennially until one-tenth of the surplus divided produces a larger sum.

\* Excluding Bonuses.



**AVERAGE ANNUAL**  
*Allotted to Whole Life Policies for £100*

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.							
			Age at entry.							
			20		30		40		50	
<b>Abstainers &amp; Gen.</b> (1883) ... Policies share from the year of issue. BONUS VESTS at January 1st of second calendar year. INTERIM BONUS.—£1 1s. per cent. per annum on poli- cies which have been five full years in force. ENDOWMENT BONUS.—Same as whole life. See note page 152.	1909	Any No.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
			1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	
	1912	Any No.	1 1 0	1 1 0	1 1 0	1 1 0	1 1 0	1 1 0	1 1 0	
	1915	Any No.	Owing to abnormal conditions							
	1908	5	* 1 10 0	* 1 10 0	* 1 10 0	* 1 10 0	* 1 10 0	* 1 10 0	* 1 10 0	
		10	* 1 12 5	* 1 12 5	* 1 12 5	* 1 12 5	* 1 12 5	* 1 12 5	* 1 12 5	
		15	* 1 14 10	* 1 14 10	* 1 14 10	* 1 14 10	* 1 14 10	* 1 14 10	* 1 14 10	
		20	1 13 7	1 16 10	2 1 7	2 9 9	2 9 9	2 9 9	2 9 9	
		25	1 14 9	1 18 4	2 3 7	2 12 7	2 12 7	2 12 7	2 12 7	
		30	1 16 0	1 19 9	2 5 7	2 15 4	2 15 4	2 15 4	2 15 4	
<b>Bonus Vests immediately.</b> All policies share. INTERIM BONUS.—Full rate last declared (for claims by death or survivance) on policies five years in force. ENDOWMENT BONUS (NEW SERIES).—Same reversion- ary amount as whole life.	1913	5	* 1 10 0	* 1 10 0	* 1 10 0	* 1 10 0	* 1 10 0	* 1 10 0	* 1 10 0	
		10	* 1 12 5	* 1 12 5	* 1 12 5	* 1 12 5	* 1 12 5	* 1 12 5	* 1 12 5	
		15	* 1 14 10	* 1 14 10	* 1 14 10	* 1 14 10	* 1 14 10	* 1 14 10	* 1 14 10	
		20	* 1 17 5	* 1 17 5	* 1 17 5	* 1 17 5	* 1 17 5	* 1 17 5	* 1 17 5	
		25	1 14 0	1 17 7	2 2 10	2 11 7	2 11 7	2 11 7	2 11 7	
		30	1 15 2	1 19 2	2 5 2	2 14 10	2 14 10	2 14 10	2 14 10	
	1909	5	1 8 0	1 8 0	1 8 0	1 8 0	1 8 0	1 8 0	1 8 0	
		10	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	
		15	1 12 1	1 12 1	1 12 1	1 12 1	1 12 1	1 12 1	1 12 1	
		20	1 14 4	1 14 4	1 14 4	1 14 4	1 14 4	1 14 4	1 14 4	
<b>Atlas (1808) ...</b> Policies share in profits from the commencement. BONUS Vests on declaration. INTERIM BONUS.—£1 per cent. per annum, com- pound. ENDOWMENT BONUS.—Same reversionary as whole life.	1914	5	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	
		10	1 1 5	1 1 5	1 1 5	1 1 5	1 1 5	1 1 5	1 1 5	
		15	1 2 11	1 2 11	1 2 11	1 2 11	1 2 11	1 2 11	1 2 11	
		20	1 4 6	1 4 6	1 4 6	1 4 6	1 4 6	1 4 6	1 4 6	
		25	1 6 3	1 6 3	1 6 3	1 6 3	1 6 3	1 6 3	1 6 3	
		30	1 8 3	1 8 3	1 8 3	1 8 3	1 8 3	1 8 3	1 8 3	

**BONUSES.**

*for each year of the Valuation Period.*

CASH BONUSES.								PERMANENT REDUCTION OF PREMIUM.				No. of years in force.				
Age at entry.								Age at entry.								
20		30		40		50		20		30			40		50	
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	s.	d.	s.	d.	
0	3	1	0	3	9	0	4	8	0	5	9	0	3	0	9	
0	3	5	0	4	3	0	5	2	0	6	4	0	3	0	11	
0	3	9	0	4	8	0	5	9	0	6	11	0	4	0	9	
0	4	3	0	5	2	0	6	4	0	7	6	0	5	0	7	
0	4	0	0	5	1	0	6	6	0	8	5	0	3	0	4	
0	5	1	0	6	6	0	8	4	0	10	8	0	3	0	5	
0	6	4	0	8	2	0	10	6	0	13	2	0	4	0	6	
0	7	2	0	9	4	0	11	10	0	14	7	0	5	0	7	
surplus								is carried forward.								
* 0	8	1	* 0	10	2	* 0	12	10	* 0	16	1	* 0	5	* 0	7	
* 0	9	10	* 0	12	3	* 0	15	6	* 0	19	4	* 0	6	* 0	9	
* 0	11	9	* 0	14	10	* 0	18	8	* 1	2	11	* 0	8	* 1	0	
0	12	9	0	17	8	1	4	10	1	15	10	0	9	1	3	
0	14	10	1	0	7	1	8	9	2	0	10	1	0	1	8	
0	17	3	1	3	10	1	12	9	2	5	7	1	3	2	3	
* 0	8	1	* 0	10	2	* 0	12	10	* 0	16	1	* 0	5	* 0	7	
* 0	9	10	* 0	12	3	* 0	15	6	* 0	19	4	* 0	6	* 0	9	
* 0	11	9	* 0	14	10	* 0	18	8	* 1	2	11	* 0	8	* 1	0	
* 0	14	2	* 0	17	11	* 1	2	4	* 1	6	11	* 0	10	* 1	4	
0	14	6	1	0	2	1	8	2	2	0	0	0	11	1	8	
0	16	10	1	3	5	1	12	6	2	5	1	1	3	2	3	
Full								Hm 4 p er cent. value allowed								
Full								Hm 4½ p er cent. value allowed								
												5				
												10				
												15				
												20				
												25				
												30				
												35				
												40				
												45				
												50				
												5				
												10				
												15				
												20				
												25				
												30				

## REVERSIONARY BONUSES.

100

### CASH BONUSES.

101

# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.							
			Age at entry.							
			20		30		40		50	
<b>British Equitable</b> (cont.) Policies share in profits after one year's premium has been paid. BONUS VESTS after one full year. INTERIM BONUS.—15s. per £100 per annum for whole life and endowment assurances. ENDOWMENT BONUS.—Same as whole life.	1914	Any No.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
			1 1 0	1 1 0	1 1 0	1 1 0	1 1 0	1 1 0	1 1 0	
			General Section.							
		Any No.	1 4 0	1 4 0	1 4 0	1 4 0	1 4 0	1 4 0	1 4 0	
			Temperance Section.							
<b>British Gen. (1904)...</b> INTERIM BONUS.—£1 per cent. per annum simple until the first valuation, vesting immediately.	...		No valuation of the							
<b>British Legal &amp; United Prov. (1863)</b> INTERIM BONUS.—Nil. ENDOWMENT BONUS.—Same as whole life.	1911	...	No Bonus declared.							
<b>British Life (1896)...</b> All Policies in force share. BONUS VESTS on declaration. INTERIM BONUS.—Same rate as last valuation. ENDOWMENT BONUS.—Same as whole life.	1901	...	No Bonus.							
	1906 and 1909	Any No.	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	
	1914	...	No Bonus.							
<b>British Widows (1902)</b>	...		No ordinary policies with-profit issued.							
<b>Caledonian (1805) ...</b> Policies share in profits from commencement. BONUS VESTS after three premiums INTERIM BONUS.—Policies of five years standing, whole life £1 %, endowment 15s. % by death £1 % by survival. ENDOWMENT BONUS.—£1 5s. %	1907	Any No.	1 3 6	1 3 6	1 3 6	1 3 6	1 3 6	1 3 6	1 3 6	
	1912	Any No.	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	
	1913									
<b>Canada Life (1847)...</b>	Whole Life	5	1 1 4	1 0 6	1 1 3	1 6 4				
		10	1 8 5	1 7 9	1 9 1	1 15 9				
	20 Pay. Life	5	1 8 4	1 6 5	1 5 2	1 7 6				
		10	2 0 5	1 18 0	1 16 4	1 18 11				
	20 yr. Endw.	5	0 19 7	1 0 6	1 1 7	1 4 9				
		10	1 9 1	1 10 0	1 11 4	1 15 1				

# BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.	
} Hm.	4½ per	cent. va	lue allo	wed.		No	stated	Any No.
								Any No.
Life	Depart ment		yet m ade.					...
		No	Bonus	declared.				...
			No	Bonus.				...
Cash	values	not	granted	No alternative granted.				Any No.
				No Bonus				...
No	ordinar y with-	profit	policies are	issued.				...
} Hm.	5 per c	ent. val	ue allo	wed.				Any No.
								Any No.
0 6 9	0 7 10	0 9 11	0 15 2	0 4	0 5	0 8	1 2	5
0 9 11	0 11 8	0 15 1	1 2 8	0 6	0 8	1 1	2 1	10
0 9 0	0 10 1	0 11 10	0 15 10	0 9	0 11	1 1	1 7	5
0 14 2	0 16 0	0 18 11	1 4 8	1 8	1 11	2 4	3 4	10
0 12 1	0 12 9	0 13 8	0 16 5	1 1	1 2	1 3	1 8	5
1 0 11	1 1 8	1 2 11	1 6 4	2 6	2 8	2 11	3 7	10

NAME OF OFFICE. Date of Formation.	Payable during Year.	No. of years in force.	AVERAGE ANNUAL REVERSIONARY BONUSES.			
			Age at Entry.			
			20	30	40	50
Canada Life (cont). ...	1914		£ s. d.	£ s. d.	£ s. d.	£ s. d.
	Whole L	ife 5	1 3 6	1 2 6	1 3 3	1 8 10
		10	1 10 11	1 10 1	1 11 5	1 18 8
	10 Pay. L	ife 5	2 5 0	2 1 0	1 18 10	2 0 4
		10	3 7 2	3 2 1	2 19 1	3 0 9
	15 Pay. L	ife 5	1 15 10	1 13 1	1 11 9	1 13 10
		10	2 11 6	2 8 1	2 6 2	2 8 6
	20 Pay. L	ife 5	1 10 11	1 8 11	1 7 5	1 10 1
		10	2 3 6	2 0 10	1 18 11	2 1 11
	10 yr. En	dw. 5	1 8 8	1 9 3	1 10 5	1 12 11
		10	2 4 3	2 5 0	2 6 2	2 8 11
	15 yr. En	dw. 5	1 3 5	1 4 4	1 5 5	1 8 3
		10	1 15 0	1 16 0	1 17 2	2 0 6
	20 yr. En	dw. 5	1 1 3	1 2 2	1 3 5	1 7 11
		10	1 10 11	1 12 0	1 13 5	1 17 7
BONUS VESTS when policies have been 5 years in force, but interim bonus is pay- able after one year in the event of death. INTERIM BONUS.—Accord- ing to age, plan, and duration of policy.	1915 and 1916					
	Whole L	ife 5	1 8 3	1 7 0	1 7 10	1 14 8
		10	1 11 5	1 10 7	1 12 0	1 19 5
	10 Pay. L	ife 5	2 13 6	2 8 7	2 6 0	2 8 0
		10	3 8 2	3 3 0	3 0 0	3 1 10
	15 Pay. L	ife 5	2 2 8	1 19 5	1 17 10	2 0 4
		10	2 12 4	2 8 10	2 7 0	2 9 4
	20 Pay. L	ife 5	1 17 0	1 14 6	1 12 9	1 16 0
		10	2 4 3	2 1 9	1 19 7	2 2 8
	10 yr. En	dw. 5	1 13 9	1 14 6	1 15 10	1 18 11
		10	2 4 10	2 5 6	2 6 9	2 9 7
	15 yr. En	dw. 5	1 7 8	1 8 9	1 10 1	1 13 7
		10	1 15 5	1 16 6	1 17 9	2 1 1
	20 yr. En	dw. 5	1 5 2	1 6 4	1 7 11	1 12 2
		10	1 11 4	1 12 5	1 14 0	1 18 3
No policy in present series has shared in more than two quinquennial distri- butions.						

## BONUSES—CONTINUED.

CASH BONUSES.			
Age at Entry.			
20	30	40	50
£ s. d.	£ s. d.	£ s. d.	£ s. d.
0 7 5	0 8 7	0 10 11	0 16 8
0 10 10	0 12 8	0 16 4	1 4 6
0 14 3	0 15 7	0 18 2	1 3 3
1 3 6	1 6 2	1 10 9	1 18 7
0 11 4	0 12 7	0 14 11	0 19 6
0 18 1	1 0 3	1 4 0	1 10 9
0 9 10	0 11 0	0 12 10	0 17 3
0 15 3	0 17 3	1 0 3	1 6 6
1 4 2	1 4 10	1 5 9	1 7 11
2 4 3	2 5 0	2 6 2	2 8 11
0 16 10	0 17 5	0 18 5	1 0 10
1 9 6	1 10 5	1 11 6	1 14 6
0 13 1	0 13 10	0 14 11	0 17 10
1 2 2	1 3 1	1 4 5	1 8 2
0 9 0	0 10 3	0 13 1	1 0 0
0 11 0	0 13 0	0 16 8	1 5 0
0 17 0	0 18 6	1 1 7	1 7 7
1 3 11	1 6 7	1 11 2	1 19 2
0 13 6	0 15 0	0 17 9	1 3 3
0 18 4	1 0 7	1 4 5	1 11 3
0 11 9	0 13 1	0 15 4	1 0 8
0 15 7	0 17 6	1 0 8	1 7 0
1 8 6	1 9 2	1 10 4	1 13 0
2 4 10	2 5 6	2 6 9	2 9 7
0 19 10	1 0 9	1 1 10	1 4 10
1 9 11	1 10 10	1 12 0	1 15 0
0 15 6	0 16 5	0 17 9	1 1 4
1 2 6	1 3 5	1 4 10	1 8 8



# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.							
			Age at entry.							
			20		30		40		50	
<b>Century (Life 1898)</b> Policies share from com- mencement. BONUS VESTS after one pre- mium. INTERIM BONUS.—25% by death. Full rate by sur- vivorship. ENDOWMENT BONUS.—Same reversionary amount as whole life.	1902,	5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
	1907	10	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	
	and	15	1 12 3	1 12 3	1 12 3	1 12 3	1 12 3	1 12 3	1 12 3	
	1912		1 14 8	1 14 8	1 14 8	1 14 8	1 14 8	1 14 8	1 14 8	
<b>City Life (1897)</b> BONUS VESTS — See note below. INTERIM BONUS.—Ord., 30/- %; Ind. (monthly), £1%. ENDOWMENT BONUS.—Same as whole life. See note page 152.	1907	{ 5	0 4 7	0 5 11	0 7 11	0 11 4				
	General	{ 10	0 8 9	0 11 3	0 15 2	1 1 9				
	Temp.	{ 5	0 4 11	0 6 4	0 8 7	0 12 4				
	1912	{ 10	0 9 6	0 12 3	0 16 6	1 3 3				
<b>Clergy Mutual (1829)</b> Policies share in profits from the commencement. BONUS VESTS on declara- tion. INTERIM BONUS.—£1 per cent. per annum (increas- ing by 1s. for each year of age over 65 at time of claim.) ENDOWMENT BONUS.—£2% per annum simple in 1901, 1906, 1911.	1901,	5	1 9 0	1 12 4	1 15 0	1 17 6				
	1906	10	1 10 9	1 13 9	1 16 2	2 0 10				
	and	15	1 12 4	1 15 0	1 17 6	2 7 0				
	1911	20	1 13 9	1 16 2	2 0 10	2 17 5				
<b>Cler., Med. &amp; Gen.</b> (1824) All Policies in force share in profits. BONUS VESTS at declaration. ENDOWMENT BONUS.—See p. 153. INTERIM BONUS.—WHOLE LIFE. Policies effected from July 1, 1916—25% of premiums paid during current quinquennium. From July 1, 1901—30%. From July 1, 1891 35% increasing from decen- nium to decennium by 5%. ENDOWMENT AS- SURANCES. By death 3ths of Whole Life. By Survivorship 3th of 1916 Cash Bonus for each pre- mium paid during current quinquennium.	1911	{ 5	1 15 7	1 17 5	2 1 7	2 8 10				
	New	{ 10	1 16 0	1 17 7	2 1 10	2 9 7				
	Series	{ 15	1 16 5	1 18 0	2 2 7	2 11 2				
		{ 20	1 16 5	1 18 5	2 2 10	2 11 10				
<b>BONUSES—CONTINUED.</b>	Old	{ 25	1 16 5	1 19 2	2 3 2	2 12 5				
	Series	{ 30	1 16 10	1 19 10	2 5 0	2 15 2				
		{ 35	1 17 2	2 0 10	2 6 10	...				
		{ 40	1 18 0	2 2 2	2 9 7	...				
<b>BONUSES—CONTINUED.</b>	1916	{ 5	1 15 7	1 17 5	2 1 7	2 8 10				
	New	{ 10	1 16 0	1 17 7	2 1 10	2 9 7				
	Series	{ 15	1 16 5	1 18 0	2 2 7	2 11 2				
		{ 20	1 16 5	1 18 5	2 2 10	2 11 10				
<b>BONUSES—CONTINUED.</b>	Old	{ 25	1 16 5	1 19 2	2 3 2	2 12 5				
	Series	{ 30	1 16 10	1 19 10	2 5 0	2 15 2				
		{ 35	1 17 2	2 0 10	2 6 10	...				
		{ 40	1 18 0	2 2 2	2 9 7	...				

# BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.	
0 6 10	0 8 8	0 11 2	0 14 5	0 4	0 5	0 8	1 1	5
0 8 3	0 10 7	0 13 8	0 17 4	0 5	0 7	0 11	1 6	10
0 10 0	0 12 11	0 16 7	1 0 8	0 6	0 9	1 3	2 1	15

NAME OF OFFICE. Date of Formation.		Date of Valuation.	No. of years in force.	AVERAGE ANNUAL REVERSIONARY BONUSES.							
				Age at entry.							
				20	30	40	50				
				£ s. d.	£ s. d.	£ s. d.	£ s. d.				
<b>Colonial Mutual</b> ..		1913	...	No	Bonus	declared.	d.				
BONUS VESTS after two full years.		1914	5								
INTERIM BONUS.—Annual valuation.			10								
ENDOWMENT BONUS.—Same as Whole Life.			15								
			20	1 0 0	1 0 0	1 0 0	1 0 0				
			25								
			30								
		1915	5								
			10								
			15								
			20	1 10 0	1 10 0	1 10 0	1 10 0				
			25								
			30								
<b>Commercial Union</b> (1861)		1907	5	1 9 2	1 11 7	1 13 10	1 18 5				
			10	1 10 5	1 11 2	1 13 5	1 18 10				
			15	1 10 0	1 11 2	1 13 2	2 0 2				
			20	1 10 0	1 10 2	1 13 5	2 2 10				
			25	1 9 2	1 9 10	1 14 5	2 7 5				
All Policies in force share in profits.		1912	5	1 9 7	1 11 5	1 13 9	1 18 5				
BONUS VESTS immediately.			10	1 10 0	1 11 2	1 13 2	2 18 9				
INTERIM BONUS.—By death—at least 23 % of premiums paid since last valuation; by maturity, $\frac{1}{2}$ of last reversionary bonus for each year's premium.			15	1 10 7	1 11 0	1 13 0	2 2 3				
ENDOWMENT BONUS.—See p. 154.			20	1 10 0	1 10 5	1 13 5	2 2 9				
			25	1 9 7	1 10 0	1 14 5	2 7 2				
See note page 152											
New Series on basis of 1907 and 1912 rate of cash bonus			5	1 10 0	1 10 4	1 14 2	2 0 7				
			10	1 10 0	1 10 5	1 14 5	2 1 0				
			15	1 10 0	1 10 7	1 14 10	2 2 0				
			20	1 10 0	1 10 10	1 15 2	2 3 5				
			25	1 10 0	1 11 0	1 16 2	2 5 2				

## BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.	
No Bonus				declared.				...
0 5 4	0 6 8	0 8 4	0 10 3	0 3	0 4	0 6	0 10	5
0 6 0	0 7 6	0 9 3	0 11 4	0 4	0 5	0 8	1 0	10
0 6 8	0 8 4	0 10 3	0 12 4	0 4	0 6	0 10	1 4	15
0 7 6	0 9 3	0 11 4	0 13 4	0 5	0 8	1 0	1 9	20
0 8 4	0 10 3	0 12 4	0 14 3	0 6	0 10	1 4	2 4	25
0 9 3	0 11 4	0 13 4	0 15 1	0 8	1 0	1 9	3 2	30
0 8 0	0 10 0	0 12 6	0 15 5	0 5	0 6	0 9	1 3	5
0 8 11	0 11 3	0 13 11	0 17 0	0 5	0 8	1 0	1 7	10
0 10 0	0 12 6	0 15 5	0 18 7	0 6	0 9	1 3	2 0	15
0 11 3	0 13 11	0 17 0	1 0 1	0 8	1 0	1 7	2 8	20
0 12 6	0 15 5	0 18 7	1 1 5	0 9	1 3	2 0	3 6	25
0 13 11	0 17 0	1 0 1	1 2 8	1 0	1 7	2 8	4 9	30
0 10 5	0 13 5	0 17 5	1 3 7	0 5	0 8	1 0	1 9	5
0 11 10	0 14 7	0 18 10	1 6 0	0 7	0 9	1 3	2 3	10
0 12 10	0 16 0	1 0 5	1 9 0	0 8	0 11	1 6	3 0	15
0 14 0	0 17 0	1 2 5	1 13 0	0 9	1 1	2 0	4 3	20
0 15 0	0 18 5	1 4 10	1 18 10	0 11	1 5	2 7	6 3	25
0 10 5	0 13 5	0 17 5	1 3 7	0 6	0 8	1 1	1 9	5
0 11 7	0 14 7	0 18 7	1 6 0	0 7	0 10	1 3	2 3	10
0 13 0	0 16 0	1 0 5	1 9 0	0 8	1 0	1 6	2 11	15
0 14 0	0 17 2	1 2 2	1 13 0	0 9	1 2	1 11	3 11	20
0 15 2	0 18 7	1 4 9	1 18 7	0 11	1 5	2 6	5 7	25
0 10 2	0 13 0	0 17 7	1 5 0	0 6	0 8	1 1	1 11	5
0 11 2	0 14 2	0 19 5	1 7 5	0 6	0 9	1 4	2 4	10
0 12 5	0 15 7	1 1 5	1 10 2	0 8	0 11	1 7	3 0	15
0 13 10	0 17 2	1 3 7	1 13 5	0 9	1 2	2 0	4 0	20
0 15 2	0 19 0	1 6 0	1 17 0	0 11	1 5	2 7	5 4	25

# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.							
			Age at entry							
			20		30		40		50	
Confederation (1871)	1916 <sup>†</sup> Whole L	ife 5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
		10	1 4 5	1 4 5	1 4 5	1 4 5	1 4 5	1 4 5	1 4 5	
		15	1 16 0	1 16 0	1 16 0	1 16 0	1 16 0	1 16 0	1 16 0	
	10 Pay L	ife 5	2 0 5	2 0 5	2 0 5	2 0 5	2 0 5	2 0 5	2 0 5	
		10								
		15								
	15 Pay L	ife 5	1 3 2	1 5 2	1 7 2	1 9 2	2 1 2	2 3 2	2 5 2	
		10	2 14 10	2 15 7	2 16 10	2 18 5	2 20 0	2 22 0	2 24 0	
		15	2 15 7	2 13 2	2 11 2	2 10 0	2 8 0	2 6 0	2 4 0	
	20 Pay L	ife 5	1 4 5	1 4 5	1 4 5	1 5 2	1 5 2	1 5 2	1 5 2	
		10	2 5 7	2 5 7	2 5 7	2 5 7	2 5 7	2 5 7	2 5 7	
		15	3 1 2	3 1 2	3 1 2	3 1 2	3 1 2	3 1 2	3 1 2	
	25 Pay L	ife 5	1 3 7	1 3 7	1 3 7	1 3 7	1 3 7	1 3 7	1 3 7	
		10	2 0 10	2 0 10	2 0 10	2 0 10	2 0 10	2 0 10	2 0 10	
		15	2 12 0	2 12 0	2 12 0	2 12 0	2 12 0	2 12 0	2 12 0	
	10year E	nd. 5	1 3 7	1 3 7	1 3 7	1 3 7	1 3 7	1 3 7	1 3 7	
		10	1 18 5	1 18 5	1 18 5	1 18 5	1 18 5	1 18 5	1 18 5	
		15	2 6 0	2 6 0	2 6 0	2 6 0	2 6 0	2 6 0	2 6 0	
	15year E	nd. 5	1 5 7	1 6 0	1 6 5	1 7 2	1 7 2	1 7 2	1 7 2	
		10	2 8 7	2 9 2	2 10 0	2 11 2	2 11 2	2 11 2	2 11 2	
		15								
	20year E	nd. 5	1 0 5	1 0 10	1 1 7	1 2 0	1 2 0	1 2 0	1 2 0	
		10	1 17 7	1 18 0	1 18 10	1 19 7	1 19 7	1 19 7	1 19 7	
		15	2 8 0	2 8 10	2 9 7	2 10 10	2 10 10	2 10 10	2 10 10	
	25year E	nd. 5	0 18 10	0 19 20	0 19 7	0 20 5	0 20 5	0 20 5	0 20 5	
		10	1 12 10	1 13 7	1 14 5	1 15 7	1 15 7	1 15 7	1 15 7	
		15	2 1 7	2 2 5	2 3 2	2 4 5	2 4 5	2 4 5	2 4 5	
	30year E	nd. 5	1 0 9	1 1 2	1 2 0	1 3 2	1 3 2	1 3 2	1 3 2	
		10	1 13 7	1 14 5	1 15 2	1 17 2	1 17 2	1 17 2	1 17 2	
		15	2 0 9	2 1 7	2 2 5	2 3 2	2 3 2	2 3 2	2 3 2	

# BONUSES—CONTINUED.

BONUSES—CONTINUED.												No. of years in force.
CASH BONUSES.												
Age at entry												
20			30			40			50			
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
0	6	11	0	8	1	0	9	9	0	12	8	
0	10	11	0	13	4	0	16	7	1	2	0	
0	13	7	0	16	11	1	1	6	1	8	7	
0	6	2	0	8	4	0	11	3	0	15	6	
0	16	4	1	0	10	1	7	0	1	14	8	
0	18	7	1	2	6	1	7	2	1	12	7	
0	6	1	0	8	1	0	10	2	0	13	6	
0	13	8	0	17	1	1	1	5	1	7	5	
1	1	0	1	6	1	1	12	1	2	0	3	
0	6	3	0	7	10	0	9	10	0	12	9	
0	12	4	0	15	5	0	19	0	1	4	2	
0	17	11	1	2	2	1	7	0	1	13	8	
0	6	5	0	8	0	0	9	7	...			
0	11	10	0	14	4	0	17	7	...			
0	16	4	0	19	10	1	4	2	...			
1	0	11	1	1	4	1	1	9	1	2	5	
2	8	7	2	9	2	2	9	9	2	10	10	
0	13	9	0	14	2	0	14	9	0	15	6	
1	10	9	1	11	5	1	12	0	1	13	0	
2	7	11	2	8	9	2	9	7	2	10	8	
0	10	6	0	10	11	0	11	7	0	12	8	
1	2	4	1	3	1	1	3	10	1	5	7	
1	14	1	1	14	10	1	15	8	1	17	3	
0	9	10	0	10	6	0	11	4	0	13	3	
0	19	2	1	0	2	1	1	4	1	4	4	
1	7	9	1	8	8	1	9	11	1	13	1	
0	8	7	0	9	3	0	10	3	...			
0	16	0	0	17	1	0	18	8	...			
1	2	6	1	3	8	1	5	6	...			
PERMANENT REDUCTION OF PREMIUM.												
Age at entry.												
20			30			40			50			
s.	*d.		s.	*d.		s.	*d.		s.	*d.		
1	6		1	9		2	2		2	11		
2	5		3	0		3	9		5	1		
3	0		3	10		4	11		6	10		
1	5		1	10		2	7		3	6		
...			...			...			...			
...			...			...			...			
1	4		1	10		2	3		3	1		
3	1		3	10		4	10		6	5		
...			...			...			...			
1	4		1	9		2	3		2	11		
2	9		3	6		4	4		5	8		
4	0		5	0		6	2		8	1		
1	5		1	9		2	2		...			
2	8		3	3		4	0		...			
...			...			...			...			
4	8		4	9		4	11		5	1		
...			...			...			...			
3	1		3	2		3	4		3	7		
6	10		7	1		7	3		7	8		
...			...			...			...			
2	4		2	5		2	7		2	11		
4	11		5	2		5	5		5	11		
7	7		7	10		8	2		8	11		
2	2		2	4		2	6		3	0		
4	4		4	6		4	10		5	8		
6	2		6	5		6	10		7	11		
1	11		2	1		2	4		...			
3	7		3	10		4	3		...			
5	0		5	4		5	10		...			

**AVERAGE ANNUAL**

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.							
			Age at entry.							
			20		30		40		50	
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
<b>Co-operative (1867)</b> BONUS VESTS.—Not stated. INTERIM BONUS.—36s. per cent., 1916 to 1920. ENDOWMENT BONUS.—See note page 152.	1910	...	No	specimens	are	given.				
	1915	...	Surplus	carried	forward.					
<b>Eagle (1807) ...</b> Policies share in profits from commencement. BONUS VESTS immediately on declaration. INTERIM BONUS.—Equal to the cash value of bonus last declared. ENDOWMENT BONUS.—No bonus declared in 1912.	1907	5 10 15 20 25 30	1 13 21 1 10 51 1 7 101 1 5 21 1 3 01 1 1 00	9 101 7 21 4 101 2 71 0 70 0 18	1 6 71 21 4 21 1 2 01 0 20 18 10 17 70	1 4 2 21 2 5 01 0 7 20 19 5 0 18 2 0 17 5				
	1912 See note page 152	...	No	Bonus	declared.					
<b>Edinburgh (1823) ...</b> Policies share in profits from commencement. BONUS VESTS immediately on declaration. ENDOWMENT BONUS.—Same as Whole Life.	1912	...	No	Bonus	declared.					
	1913 and 1914 New Series 1915 and 1916 1905*	Any No.	1 0 01	1 0 01	1 0 01	1 0 01	1 0 01	1 0 01	1 0 01	
			Owing	to abnormal	conditi'ns					
<b>Eng. &amp; Scot. Law ...</b> (1839)  * The bonus for 1905 was at the rate of £1 per cent. compound, and for 1910 £1 5s. per cent. compound, excluding the first year. The first year of assur- ance will not however, in future, be excluded.	1905*	5 10 15 20 25 30 35 40	0 16 00 1 0 101 1 2 71 1 4 71 1 6 21 1 7 101 1 9 51 1 11 01	0 16 00 0 101 2 71 4 71 6 21 7 101 9 51 11 01	0 16 00 0 101 2 71 4 71 6 21 7 101 9 51 11 01	0 16 00 0 101 2 71 4 71 6 21 7 101 9 51 11 01				
Policies share from com- mencement. BONUS VESTS immediately. INTERIM BONUS.—Interim Bonus is paid. ENDOWMENT BONUS.—See p. 155.	1910*	5 10 15 20 25 30 35 40	1 0 01 1 6 01 1 7 21 1 9 71 1 12 51 1 14 51 1 16 71 1 18 71	0 0 01 6 01 21 7 9 71 12 51 14 51 16 71 18 71	0 0 01 6 01 21 7 9 71 12 51 14 51 16 71 18 71	0 0 01 6 01 21 7 9 71 12 51 14 51 16 71 18 71				
	1915	...	Owing	to abnormal	conditi'ns					

### BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d. Sec	£ s. d. note	s. d. page	s. d. 152.	s. d.	s. d.	...
0 11 10	0 12 7	0 13 7	0 15 0	0 6	0 8	0 10	1 2	5
0 11 10	0 12 7	0 13 7	0 15 0	0 7	0 8	0 11	1 4	10
0 11 10	0 12 7	0 13 7	0 15 0	0 7	0 9	1 1	1 8	15
0 11 10	0 12 7	0 13 7	0 15 0	0 8	0 10	1 3	2 0	20
0 11 10	0 12 7	0 13 7	0 15 0	0 9	1 0	1 6	2 7	25
0 11 10	0 12 7	0 13 7	0 15 0	0 10	1 2	1 10	3 5	30
No Bonus				declared				
No Bonus declared.				See note page 152.				
Full	Om.	select	4½ per	cent.	value	allowed.	Any No.	
no bonus declared.								
90 per cent.	of cent.	Hm. 3½ value.	per	...	...	...	...	5
				...	...	...	...	10
				...	...	...	...	15
				...	...	...	...	20
				...	...	...	...	25
				...	...	...	...	30
				...	...	...	...	35
...	...	...	...	40				
0 5 7	0 6 10	0 8 5	0 10 4	0 3	0 4	0 6	0 10	5
0 8 0	0 9 10	0 12 2	0 14 10	0 5	0 7	0 10	1 4	10
0 9 4	0 11 6	0 14 1	0 16 11	0 6	0 9	1 2	1 10	15
0 11 3	0 13 10	0 16 10	0 19 11	0 8	1 0	1 7	2 8	20
0 13 8	0 16 9	1 0 2	1 3 4	0 10	1 4	2 2	3 11	25
0 16 1	0 19 7	1 3 2	1 6 1	1 2	1 10	3 1	5 7	30
0 18 11	1 2 9	1 6 4	...	1 6	2 6	4 5	...	35
1 2 0	1 5 11	1 9 3	...	2 0	3 6	6 3	...	40
no bonus declared.								



# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.											
			Age at entry.											
			20		30		40		50					
			£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Equitable (1762) ...	1909	5	1	6	0	1	6	0	1	6	0	1	6	0
		10	1	6	0	1	6	0	1	6	0	1	6	0
		15	1	19	0	1	19	0	1	19	0	1	19	0
		20	2	12	0	2	12	0	2	12	0	2	12	0
		25	3	5	0	3	5	0	3	5	0	3	5	0
		30	3	18	0	3	18	0	3	18	0	3	18	0
		35	4	11	0	4	11	0	4	11	0	4	11	0
		40	5	4	0	5	4	0	5	4	0	5	4	0
		45	5	17	0	5	17	0	5	17	0	5	17	0
		50	6	10	0	6	10	0	6	10	0	6	10	0
* Equitable.—The asterisks mark the point where the premiums are extinguished and reversionary additions are made to the sum insured.														
Policies share in profits after second premium is paid. BONUS VESTS after four premiums. INTERIM BONUS.—26/- % per annum. ENDOWMENT BONUS.—30/- % compound.	1914	5	1	6	0	1	6	0	1	6	0	1	6	0
		10	1	6	0	1	6	0	1	6	0	1	6	0
		15	1	19	0	1	19	0	1	19	0	1	19	0
		20	2	12	0	2	12	0	2	12	0	2	12	0
		25	3	5	0	3	5	0	3	5	0	3	5	0
		30	3	18	0	3	18	0	3	18	0	3	18	0
		35	4	11	0	4	11	0	4	11	0	4	11	0
		40	5	4	0	5	4	0	5	4	0	5	4	0
		45	5	17	0	5	17	0	5	17	0	5	17	0
		50	6	10	0	6	10	0	6	10	0	6	10	0
Equitable of U.S. ... (1859)	1914	†5	1	1	0	1	2	0	1	5	0	1	11	0
		†10	1	5	0	1	6	0	1	10	0	1	17	0
		†15	1	8	0	1	10	0	1	14	0	2	1	0
Annual Bonus Policies. Policies share in profits one year after issue. BONUS VESTS after one year. INTERIM BONUS.—Annual division of profits. ENDOWMENT BONUS—See p. 155.	1915	\$20	1	5	0	1	6	0	1	9	0	1	16	0
		25	1	4	0	1	5	0	1	9	0	1	16	0
		30	1	3	0	1	4	0	1	8	0	1	16	0
		35	1	2	0	1	3	0	1	7	0	...	...	
		40	1	1	0	1	2	0	1	6	0	...	...	
† Equitable of U.S.—Age 25. ‡ These Bonuses are shown on the 3% basis.	1915	†5	1	1	0	1	2	0	1	5	0	1	11	0
		†10	1	5	0	1	6	0	1	10	0	1	17	0
		†15	1	8	0	1	10	0	1	14	0	2	1	0
		†20	1	11	0	1	12	0	1	17	0	2	5	0
§ Bonuses on policies twenty-five years in force and upwards refer to the old series of annual bonus policies on the 4% basis not now issued.		\$25	1	4	0	1	5	0	1	9	0	1	16	0
		30	1	3	0	1	4	0	1	8	0	1	16	0
		35	1	2	0	1	3	0	1	7	0	1	15	0
		40	1	1	0	1	2	0	1	6	0	1	14	0

# BONUSES—CONTINUED.

CASH BONUSES.												PERMANENT REDUCTION OF PREMIUM.								No. of years in force.
Age at entry.												Age at entry.								
20			30			40			50			20		30		40		50		
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	
0	5	11	0	7	8	0	10	1	0	12	9	0	4	0	5	0	8	1	0	5
0	6	9	0	8	9	0	11	6	0	14	5	0	4	0	6	0	9	1	3	10
0	11	6	0	15	1	0	19	8	1	4	2	0	8	0	11	1	6	2	5	15
0	17	7	1	3	0	1	9	6	1	15	9	1	0	1	7	2	7	4	4	20
1	5	2	1	12	9	2	1	3	2	8	8	1	7	2	7	4	4	7	6	25
1	14	6	2	4	4	2	14	7	3	2	9	2	4	3	11	7	0	12	5	30
2	5	10	2	17	9	3	9	3	3	17	7	3	7	6	1	11	2	20	2	35
2	19	1	3	12	9	4	4	10	...	...	...	5	3	9	4	17	8	*	...	40
3	14	3	4	9	0	...	...	...	...	...	...	7	10	14	4	*	...	...	...	45
4	10	11	5	6	0	...	...	...	...	...	...	11	8	*	...	...	...	...	...	50
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# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.								
			Age at entry.								
			20		30		40		50		
			£	s. d.	£	s. d.	£	s. d.	£	s. d.	
Equity & Law (1844)	1909	5	1	6	0	1	6	0	1	6	0
		10	1	6	0	1	6	0	1	12	0
		15	1	6	0	1	6	0	1	16	0
		20	1	6	0	1	8	0	1	18	0
		25	1	8	0	1	10	0	1	14	0
		30	1	10	0	1	12	0	1	18	0
		35	1	12	0	1	16	0	2	2	0
		40	1	16	0	2	0	0	2	6	0
		45	2	0	0	2	4	0	2	10	0
		50	2	4	0	2	8	0	2	16	0
Policies which have been one year in force share in surplus. BONUS VESTS on payment of second year's pre- mium. INTERIM BONUS.—At Cash Bonus Rate with a mini- mum of £1 per cent. per annum. ENDOWMENT BONUS.— See p. 156.	1914	5	2	8	0	2	14	0	3	2	0
		10	1	10	0	1	10	0	1	10	0
		15	1	10	0	1	10	0	1	16	0
		20	1	10	0	1	10	0	1	12	0
		25	1	10	0	1	12	0	1	14	0
		30	1	12	0	1	12	0	1	16	0
		35	1	14	0	1	16	0	2	0	0
		40	1	16	0	1	18	0	2	4	0
		45	1	18	0	2	2	0	2	8	0
		50	2	2	0	2	6	0	2	12	0
Friends' Prov. (1832)	1907 New Series	5*	2	6	0	2	10	0	2	18	0
		10	1	10	0	1	10	0	1	10	0
		15	1	8	9	1	8	9	1	11	0
		20	1	9	9	1	9	9	1	14	4
		25	1	11	0	1	11	0	1	13	2
	Old Series	30	1	12	4	1	12	7	1	17	0
		35	1	14	0	1	16	0	2	3	7
		40	1	15	7	2	0	0	2	13	2
		45	1	19	2	2	6	9	3	6	2
		50	2	3	4	2	16	7	...	...	...
All With-profit Policies in force share in distribu- tion. BONUS VESTS after one pre- mium. INTERIM BONUS ON "NEW SERIES." — 25/- % com- pound by death, 27/- % compound by survivorship. ENDOWMENT BONUS. — 27/- % compound.	1912 New Series	5*	1	12	0	1	12	0	1	12	0
		10*	1	14	5	1	14	5	1	14	5
		15	1	12	5	1	12	7	1	12	7
		20	1	13	10	1	13	10	1	13	10
		25	1	15	5	1	15	5	1	17	7
	Old Series	30	1	17	2	1	17	2	2	3	5
		35	1	19	2	2	1	5	2	11	7
		40	2	1	2	2	7	5	3	0	...
		45	2	5	7	2	16	0	...	...	...
		50	2	11	10	...	...	...	...	...	...
Gen. Accident (1885) All Policies in force at valuation share in profits. BONUS VESTS on declaration. INTERIM BONUS.—£1 % per annum. ENDOWMENT BONUS.—Same as Whole Life.	1910	5	1	10	0	1	10	0	1	10	0
		10	1	0	0	1	0	0	1	0	0
	1915	5	1	0	0	1	0	0	1	0	0
		10	1	0	0	1	0	0	1	0	0

# BONUSES—CONTINUED.

CASH BONUSES.												PERMANENT REDUCTION OF PREMIUM.								No. of years in force.
Age at entry.												Age at entry.								
20			30			40			50			20		30		40		50		
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	
0	6	0	0	8	0	0	11	2	0	17	2	0	4	0	6	0	10	1	7	5
0	7	2	0	9	7	0	14	0	1	1	2	0	5	0	8	1	1	2	3	10
0	8	10	0	12	0	0	16	10	1	5	2	0	6	0	10	1	6	3	2	15
0	10	5	0	14	0	1	0	0	1	9	7	0	8	1	1	2	1	4	8	20
0	12	10	0	17	7	1	4	10	1	15	7	0	11	1	7	3	1	7	2	25
0	16	0	1	1	7	1	10	5	2	2	5	1	3	2	3	4	9	11	6	30
0	19	2	1	6	5	1	16	0	2	9	2	1	9	3	4	7	3	*		35
1	3	7	1	11	7	2	2	0	2	16	0	2	6	4	11	11	5	...		40
1	8	5	1	17	7	2	9	2	3	3	7	3	7	7	7	*		...		45
1	14	5	2	4	5	2	16	10	...			5	5	*			...			50
0	7	7	0	9	7	0	12	0	0	16	5	0	5	0	6	0	9	1	4	5
0	8	5	0	10	10	0	13	7	1	0	5	0	5	0	8	1	0	1	10	10
0	9	7	0	12	0	0	16	5	1	3	7	0	6	0	9	1	4	2	5	15
0	10	10	0	14	5	0	19	2	1	7	2	0	8	1	0	1	9	3	4	20
0	12	10	0	16	5	1	2	5	1	10	10	0	10	1	4	2	4	4	6	25
0	15	7	1	0	5	1	7	2	1	17	7	1	1	1	10	3	4	6	9	30
0	18	5	1	3	7	1	12	5	2	2	10	1	5	2	5	4	9	9	7	35
1	1	7	1	8	10	1	17	7	2	10	0	1	11	3	6	6	9	14	2	40
1	6	5	1	13	7	2	2	10	2	15	2	2	9	4	11	9	7	*		45
1	11	2	1	19	2	2	10	0	...			3	10	7	1	*		...		50
0	8	2	0	10	2	0	12	7	0	15	9	0	5	0	7	0	10	1	3	5
0	8	7	0	10	7	0	13	2	0	17	4	0	6	0	8	0	11	1	7	10
0	9	4	0	11	9	0	14	7	1	0	7	0	7	0	9	1	2	2	2	15
0	10	7	0	13	2	0	17	4	1	5	9	0	8	0	11	1	7	3	2	20
0	11	9	0	14	7	1	0	7	1	13	0	0	9	1	2	2	2	4	11	25
0	13	2	0	17	4	1	5	9	2	2	9	0	11	1	7	3	2	7	10	30
0	14	7	1	0	7	1	13	0	...			1	2	2	2	4	11	...		35
0	17	4	1	5	9	2	2	9	...			1	7	3	2	7	10	...		40
1	0	7	1	13	0	...			...			2	2	4	11	...		...		45
1	5	9	...			...			...			3	2	...		...		...		50
0	8	10	0	10	10	0	13	7	0	16	10	0	6	0	8	0	11	1	4	5
0	9	10	0	12	0	0	15	0	0	18	7	0	6	0	9	1	1	1	8	10
0	10	2	0	12	7	0	15	10	1	0	5	0	7	0	10	1	3	2	2	15
0	11	5	0	14	2	0	17	5	1	4	7	0	8	1	0	1	7	3	1	20
0	12	7	0	15	10	1	0	5	1	10	10	0	10	1	3	2	2	4	7	25
0	14	2	0	17	5	1	4	7	1	19	0	1	0	1	7	3	1	7	1	30
0	15	10	1	0	5	1	10	10	...			1	3	2	2	4	7	...		35
0	17	5	1	4	7	1	19	0	...			1	7	3	1	7	1	...		40
1	0	5	1	10	10	...			...			2	2	4	7	...		...		45
1	4	7	...			...			...			3	1	...		...		...		50
0	7	8	0	9	11	0	12	7	0	16	0	0	5	0	7	0	10	1	4	5
0	5	1	0	6	7	0	8	5	0	10	8	0	3	0	4	0	7	0	10	5
0	5	10	0	7	5	0	9	6	0	11	10	0	4	0	6	0	8	1	1	10

AVERAGE ANNUAL										
NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.							
			Age at entry.							
			20		30		40		50	
General Life (1837)  * New series.	1902	5*	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
		5	1 3 0	1 3 0	1 3 0	1 3 0	1 3 0	1 3 0	1 3 0	
		10	0 16 0	0 16 0	0 16 0	0 16 0	0 16 0	0 16 0	0 16 0	
		15	0 12 0	0 16 0	0 16 0	0 16 0	0 16 0	0 16 0	0 16 0	
		20	0 12 0	0 12 0	0 16 0	0 16 0	0 16 0	0 16 0	0 16 0	
	1907	No profits divided								
		5	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	
		10	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	1 0 0	
		15	1 1 2	1 2 1	2 1 1	2 1 1	2 1 1	2 1 1	2 1 1	
		20	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	
Policies share in profits from commencement. BONUS VESTS at declaration. No Interim Bonus is granted. ENDOWMENT BONUS.—Same reversionary amount as whole life.	1912	5	0 8 0	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	
		10	0 8 0	0 8 0	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	
		15	0 8 0	0 8 0	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	
		20	0 8 0	0 8 0	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	
		25	0 8 0	0 8 0	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	
	1917	30	0 8 0	0 8 0	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	
		5	0 10 0	0 10 0	0 10 0	0 10 0	0 10 0	0 10 0	0 10 0	
		10	0 10 0	7 0 10	7 0 10	7 0 10	7 0 10	7 0 10	7 0 10	
		15	0 11 5	5 0 11	5 0 11	5 0 11	5 0 11	5 0 11	5 0 11	
		20	0 12 5	5 0 12	5 0 12	5 0 12	5 0 12	5 0 12	5 0 12	
Gresham (1848)	1905	25	0 13 7	7 0 13	7 0 13	7 0 13	7 0 13	7 0 13	7 0 13	
		30	0 14 7	7 0 14	7 0 14	7 0 14	7 0 14	7 0 14	7 0 14	
		35	0 15 7	7 0 15	7 0 15	7 0 15	7 0 15	7 0 15	7 0 15	
		40	0 16 7	7 0 16	7 0 16	7 0 16	7 0 16	7 0 16	7 0 16	
		45	0 17 10	7 0 17	10 0 17	10 0 17	10 0 17	10 0 17	10 0 17	
		50	0 18 10	10 0 18	10 0 18	10 0 18	10 0 18	10 0 18	10 0 18	
		55	1 0 0	0 1 0	0 0 0	...	...	...	...	
		5	0 14 2	0 14 2	0 14 2	0 14 2	0 14 2	0 14 2	0 14 2	
		10	0 14 7	0 14 7	0 14 7	0 14 7	0 14 7	0 14 7	0 14 7	
		15	0 15 10	0 15 10	0 15 10	0 15 10	0 15 10	0 15 10	0 15 10	
All Policies in force at distribution share in profits. BONUS VESTS after three years' premiums. ENDOWMENT BONUS.— See p. 156.	1910	20	0 17 2	0 17 2	0 17 2	0 17 2	0 17 2	0 17 2		
		25	0 18 10	0 18 10	0 18 10	0 18 10	0 18 10	0 18 10	0 18 10	
		30	1 0 2	1 0 2	1 0 2	1 0 2	1 0 2	1 0 2	1 0 2	
		35	1 1 7	1 1 7	1 1 7	1 1 7	1 1 7	1 1 7	1 1 7	
		40	1 3 0	1 3 0	1 3 0	1 3 0	1 3 0	1 3 0	1 3 0	
		45	1 4 7	1 4 7	1 4 7	1 4 7	1 4 7	1 4 7	1 4 7	
		50	1 6 0	1 6 0	1 6 0	1 6 0	1 6 0	1 6 0	1 6 0	
		5	0 14 2	0 14 2	0 14 2	0 14 2	0 14 2	0 14 2	0 14 2	
		10	0 14 7	0 14 7	0 14 7	0 14 7	0 14 7	0 14 7	0 14 7	
		15	0 15 10	0 15 10	0 15 10	0 15 10	0 15 10	0 15 10	0 15 10	
Guardian (1821)	1909	20	1 12 0	1 12 10	1 12 10	1 12 10	1 12 10	1 12 10	1 12 10	
		25	2 2 5	2 5 18	5 1 16	5 1 16	5 1 16	5 1 16	5 1 16	
		30	2 4 5	2 0 10	1 19 2	1 19 7	1 19 7	1 19 7	1 19 7	
		35	2 6 10	2 3 7	2 2 0	2 2 10	2 2 10	2 2 10	2 2 10	
		40	...	2 6 5	2 5 7	2 4 10	2 4 10	2 4 10	2 4 10	
		45	...	2 8 10	2 8 5	2 8 0	2 8 0	2 8 0	2 8 0	
		50	...	2 10 10	2 11 2	...	...	...	...	
		5	1 5 2	1 4 5	1 2 5	1 0 10	1 0 10	1 0 10	1 0 10	
		10	1 7 2	1 7 2	1 6 0	1 4 10	1 4 10	1 4 10	1 4 10	
		15	1 9 7	1 10 0	1 9 2	1 8 5	1 8 5	1 8 5	1 8 5	

## BONUSES—CONTINUED.

CASH BONUSES.												PERMANENT REDUCTION OF PREMIUM.				No. of years in force.				
Age at entry.												Age at entry.								
20			30			40			50			20		30			40		50	
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	
0	5	3	0	6	8	0	8	9	0	12	4	...	...	...	...	...	...	5		
0	5	3	0	6	8	0	8	9	0	12	4	0	3	0	4	0	6	1	0	
0	5	3	0	6	8	0	8	9	0	12	4	0	3	0	4	0	7	1	2	
0	5	3	0	6	8	0	8	9	0	12	4	0	3	0	5	0	8	1	5	
0	5	3	0	6	8	0	8	9	0	12	4	0	3	0	6	0	10	1	9	
No profits divided																5				
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	10		
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	15		
0	4	11	0	6	3	0	8	2	0	11	7	0	3	0	5	0	9	1	8	
0	4	11	0	6	3	0	8	2	0	11	7	0	4	0	6	0	11	2	1	
0	4	11	0	6	3	0	8	2	0	11	7	0	4	0	7	1	2	2	9	
0	2	8	0	3	3	0	4	1	0	5	1	0	2	0	2	0	4	0	5	
0	3	1	0	3	10	0	4	10	0	6	0	0	2	0	3	0	5	0	7	
0	3	8	0	4	8	0	5	10	0	7	2	0	3	0	4	0	6	0	10	
0	4	6	0	5	8	0	7	1	0	8	6	0	4	0	5	0	9	1	3	
0	5	6	0	7	0	0	8	6	0	10	0	0	5	0	7	1	0	1	9	
0	6	8	0	8	4	0	10	0	0	11	5	0	6	0	10	1	5	2	7	
0	8	0	0	9	9	0	11	5	0	12	10	0	8	1	2	2	1	3	10	
0	9	6	0	11	4	0	12	11	...	...	...	1	0	1	8	2	11	...	...	
0	11	2	0	13	1	0	14	7	...	...	...	1	4	2	4	4	4	...	...	
0	12	10	0	14	8	...	...	...	...	...	...	1	10	3	4	...	...	...	...	
0	14	8	0	16	5	...	...	...	...	...	...	2	7	4	11	...	...	...	...	
0	3	8	0	4	7	0	5	9	0	7	3	0	2	0	3	0	5	0	8	
0	4	2	0	5	3	0	6	8	0	8	4	0	3	0	4	0	6	0	10	
0	5	1	0	6	5	0	8	1	0	9	11	0	4	0	5	0	8	1	2	
0	6	2	0	7	10	0	9	9	0	11	9	0	5	0	7	1	0	1	9	
0	7	8	0	9	7	0	11	9	0	13	10	0	6	0	10	1	5	2	7	
0	9	2	0	11	6	0	13	10	0	15	10	0	8	1	2	2	0	3	10	
0	11	0	0	13	6	0	15	11	0	17	8	0	11	1	7	3	0	5	7	
0	13	1	0	15	9	0	18	0	...	...	...	1	4	2	4	4	5	...	...	
0	15	5	0	18	2	1	0	1	...	...	...	1	10	3	5	6	4	...	...	
0	17	9	1	0	4	...	...	...	...	...	...	2	8	5	0	...	...	...	...	
surplus			is			carried			forwa'd											5
0	8	5	0	10	0	0	11	2	0	12	5	0	4	0	6	0	8	0	11	
0	10	0	0	12	5	0	14	2	0	16	2	0	6	0	8	0	11	1	4	
0	12	0	0	15	0	0	17	7	1	0	2	0	7	0	10	1	3	2	0	
0	14	5	0	18	0	1	1	5	1	4	7	0	9	1	2	1	10	3	0	
1	1	2	1	3	0	1	5	7	1	9	2	1	3	1	8	2	7	4	6	
1	4	5	1	6	10	1	9	10	1	13	7	1	7	2	3	3	8	6	7	
1	8	2	1	10	10	1	14	0	1	17	7	2	1	3	1	5	3	9	7	
...	...	...	1	15	5	1	18	10	2	0	10	...	...	4	4	7	7	13	10	
...	...	...	1	19	5	2	2	10	2	4	7	...	...	6	0	10	11	...	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	

# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation	No. of years in force.	REVERSIONARY BONUSES.																	
			Age at entry.																	
			20				30				40				50					
			£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.			
Guardian (cont.) ... Policies share in profits from date of issue. BONUS VESTS after five pre- miums. INTERIM BONUS, Two-thirds of last bonus for each pre- mium paid. ENDOWMENT BONUS. — See p. 157.	1914	5	1	5	7	1	5	2	1	2	9	1	1	2						
		10	1	8	0	1	7	7	1	6	0	1	4	9						
		15	1	10	0	1	10	5	1	9	7	1	8	9						
		20	1	12	5	1	12	9	1	12	9	1	12	5						
		25	1	14	10	1	16	0	1	16	0	1	16	0						
		30	2	5	22	1	7	1	19	2	1	19	7							
		35	2	7	22	4	0	2	2	5	2	2	9							
Hearts of Oak (1903) Law Integrity (1906)	1913	40	2	9	7	2	6	9	2	5	2	2	6	0						
		45	...	2	9	7	2	8	9	2	8	0								
		50	...	2	11	7	2	11	7											
		5	No	profits	divided															
		...	The	first	life															
		Law Union & Rock... (1806)	1909	5	1	15	0	1	15	0	1	15	0	1	15	0				
				10	1	17	10	1	17	10	1	17	10	1	17	10				
15	2			1	22	1	22	1	22	1	22	1	2							
20	2			5	32	5	32	5	32	5	32	5	3							
25	2			9	92	9	92	9	92	9	92	9	9							
30	2			13	62	13	62	13	62	13	62	13	6							
5	1			10	0	1	10	0	1	10	0	1	10	0						
Policies share in profits from commencement. BONUS VESTS after payment of one year's premium. INTERIM BONUS.—30/- % per annum simple. ENDOWMENT BONUS.—Same as for whole life.	1914	10	1	12	7	1	12	7	1	12	7	1	12	7						
		15	1	15	2	1	15	2	1	15	2	1	15	2						
		20	1	18	5	1	18	5	1	18	5	1	18	5						
		25	2	2	22	2	22	2	22	2	22	2	2							
		30	2	6	52	6	52	6	52	6	52	6	5							
		35	2	9	102	9	102	9	102	9	102	9	10							
		40	2	12	72	12	72	12	72	12	72	12	7							
Legal & General ... (1836)	1906	5	1	18	0	1	18	0	1	18	0	1	18	0						
		10	2	1	72	1	72	1	72	1	72	1	7							
		15	2	5	72	5	72	5	72	5	72	5	7							
		20	2	8	102	8	102	8	102	8	102	8	10							
		25	2	12	102	12	102	12	102	12	102	12	10							
		30	2	16	52	16	52	16	52	16	52	16	5							
		35	3	0	103	0	103	0	103	0	103	0	10							
Policies share in profits from commencement. BONUS VESTS after three premiums. INTERIM BONUS.—30/- % per annum simple by death; compound bonus at full rate last declared by sur- vivorship. ENDOWMENT BONUS.—Same as for whole life.	1911 and 1916	40	3	5	23	5	23	5	23	5	23	5	2							
		45	3	9	23	9	23	9	23	9	23	9	2							
		50	3	13	73	13	73	13	73	13	73	13	7							
		5	1	18	0	1	18	0	1	18	0	1	18	0						
		10	2	1	72	1	72	1	72	1	72	1	7							
		15	2	5	72	5	72	5	72	5	72	5	7							
		20	2	9	102	9	102	9	102	9	102	9	10							

# BONUSES—CONTINUED.

CASH BONUSES.												PERMANENT REDUCTION OF PREMIUM.								No. of years in force.		
Age at entry.												Age at entry.										
20			30			40			50			20		30		40		50				
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.			
0	8	7	0	10	2	0	11	5	0	12	7	0	4	0	6	0	8	0	11	5		
0	10	5	0	12	7	0	14	5	0	16	5	0	6	0	8	0	11	1	5	10		
0	12	5	0	15	2	0	17	7	1	0	5	0	7	0	11	1	3	2	1	15		
0	14	7	0	18	0	1	1	5	1	4	7	0	9	1	2	1	10	3	0	20		
0	17	2	1	1	7	1	5	5	1	9	0	1	0	1	7	2	7	4	5	25		
1	4	10	1	7	2	1	9	10	1	13	7	1	7	2	4	3	8	6	7	30		
1	8	7	1	11	2	1	14	2	1	17	10	2	1	3	2	5	3	9	8	35		
1	12	7	1	15	5	1	18	5	2	1	10	2	9	4	4	7	6	14	2	40		
...	...	...	2	0	0	2	3	2	2	4	7	...	...	6	2	11	1	19	11	45		
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	50		
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5		
Full	Hm. 5	per	cent.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5		
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	10			
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	15			
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	20			
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	25			
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	30			
0	6	2	0	8	0	0	10	5	0	13	9	0	5	0	7	0	10	1	4	5		
0	7	7	0	9	11	0	13	0	0	17	0	0	7	0	9	1	2	1	10	10		
0	9	4	0	12	3	0	16	1	1	0	8	0	8	1	0	1	6	2	6	15		
0	11	8	0	15	4	1	0	0	1	5	2	0	11	1	4	2	2	3	7	20		
0	14	8	0	19	4	1	4	10	1	10	5	1	2	1	10	3	0	5	4	25		
0	18	6	1	4	2	1	10	4	1	16	0	1	8	2	7	4	4	7	10	30		
1	2	9	1	9	3	1	15	11	...	...	...	2	2	3	7	6	4	...	...	35		
1	7	5	1	14	5	2	0	10	...	...	...	2	11	4	11	8	11	...	...	40		
Full	Hm 4%	value	allowed	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5		
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	10			
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	15		
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	20		
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	25	
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	30	
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	35	
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	40	
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	45
				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	50
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5				
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	10				
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	15				
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	20				
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	25				
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	30			
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	35			
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	40			
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	45			
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	50			



# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.													
			Age at entry.													
			20		30		40		50							
			£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.		
Life Asso. of Scot. ... (1838)	1906	5														
		10														
		15	1	8	0	1	8	0	1	8	0	1	8	0		
		20														
		25														
Policies share in profits from commencement. BONUS VESTS immediately on declaration. INTERIM BONUS.—15/- %. ENDOWMENT BONUS.—Same as whole life.	1911	5														
		10														
		15	1	10	0	1	10	0	1	10	0	1	10	0		
		20														
		25														
L'pool & London (1836) & Globe	1916	5														
		10														
		15	1	15	0	1	15	0	1	15	0	1	15	0		
		20														
		25														
All Policies one year or more in force share in profits. BONUS VESTS immediately on declaration. INTERIM BONUS.—Policies of five years' duration, 30/- %. ENDOWMENT BONUS.—Same as whole life.	1908 and 1913	5														
		10														
		15	1	15	0	1	15	0	1	15	0	1	15	0		
		20														
		25														
London & Lane. .. (1862)	1902	5	1	2	6	1	2	6	1	2	6	1	2	6		
		10	1	0	0	1	0	0	1	0	0	1	0	0		
		15	1	0	0	1	0	0	1	0	0	1	0	0		
		20	1	0	0	1	0	0	1	0	0	1	0	0		
		25	1	5	0	1	5	0	1	5	0	1	5	0		
All participating policies in force share in profits. BONUS VESTS after three full years. ENDOWMENT BONUS.—Same reversionary amount as whole life.	1907	30	1	5	0	1	5	0	1	5	0	1	5	0		
			No profits divided													
		5	0	11	3	0	11	3	0	11	3	0	11	3		
		10	0	11	3	0	11	3	0	11	3	0	11	3		
		15	0	11	3	0	11	3	0	11	3	0	11	3		
	1912	20	0	10	0	0	10	0	0	10	0	0	10	0		
		25	0	10	0	0	10	0	0	10	0	0	10	0		
		30	0	10	0	0	10	0	0	10	0	0	10	0		

# BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.	
0 7 6	0 9 0	0 10 10	0 13 0	0 5	0 6	0 9	1 1	5
0 8 3	0 9 10	0 11 11	0 14 1	0 5	0 7	0 11	1 5	10
0 9 0	0 10 10	0 13 0	0 15 3	0 6	0 9	1 1	1 10	15
0 9 11	0 11 11	0 14 1	0 16 4	0 7	0 11	1 5	2 5	20
0 10 10	0 13 0	0 15 3	0 18 5	0 9	1 1	1 10	3 4	25
0 8 1	0 9 8	0 11 8	0 13 11	0 5	0 6	0 10	1 2	5
0 8 10	0 10 8	0 12 9	0 15 2	0 6	0 8	0 11	1 6	10
0 9 8	0 11 8	0 13 11	0 16 4	0 6	0 10	1 2	1 11	15
0 10 8	0 12 9	0 15 2	0 17 6	0 8	0 11	1 6	2 7	20
0 11 8	0 13 11	0 16 4	...	0 10	1 2	1 11	...	25
0 12 9	0 15 2	0 17 6	...	0 11	1 6	2 7	...	30
declared is postponed until				Apr. 5, 1921				
0 11 2	0 13 10	0 16 10	1 0 2	0 6	0 9	1 0	1 7	5
0 12 5	0 15 2	0 18 5	1 2 0	0 7	0 10	1 3	2 0	10
0 13 10	0 16 10	1 0 2	1 3 10	0 9	1 0	1 7	2 7	15
0 15 2	0 18 5	1 2 0	1 5 5	0 10	1 3	2 0	3 4	20
0 16 10	1 0 2	1 3 10	...	1 0	1 7	2 7	...	25
0 11 2	0 13 10	0 16 10	1 0 2	0 6	0 9	1 0	1 7	5
0 12 5	0 15 2	0 18 5	1 2 0	0 7	0 10	1 3	2 0	10
0 13 10	0 16 10	1 0 2	1 3 10	0 9	1 0	1 7	2 7	15
0 15 2	0 18 5	1 2 0	1 5 5	0 10	1 3	2 0	3 4	20
0 16 10	1 0 2	1 3 10	...	1 0	1 7	2 7	...	25
0 18 5	1 2 0	...	...	1 3	2 0	...	...	30
0 4 9	0 6 2	0 8 0	0 10 7	0 3	0 4	0 6	0 10	5
0 4 9	0 6 3	0 8 2	0 10 8	0 3	0 4	0 7	1 0	10
0 5 5	0 7 2	0 9 5	0 12 0	0 4	0 5	0 9	1 4	15
0 6 3	0 8 2	0 10 8	0 13 4	0 4	0 7	1 0	1 9	20
0 8 11	0 11 9	0 15 0	0 18 4	0 7	1 0	1 8	3 1	25
0 10 3	0 13 4	0 16 8	0 19 8	0 9	1 3	2 2	4 2	30
No profits divided								
0 2 4	0 3 0	0 4 0	0 5 4	0 2	0 3	0 3	0 5	5
0 2 8	0 3 7	0 4 7	0 6 0	0 2	0 3	0 4	0 7	10
0 3 0	0 4 0	0 5 4	0 6 9	0 3	0 3	0 5	0 9	15
0 3 2	0 4 1	0 5 4	0 6 9	0 3	0 4	0 6	0 10	20
0 3 7	0 4 9	0 6 0	0 7 4	0 3	0 4	0 8	1 3	25
0 4 1	0 5 4	0 6 8	0 7 11	0 4	0 5	0 10	1 8	30

[illegible]

# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.												
			Age at entry.												
			20		30		40		50						
			£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
<b>Marine &amp; General</b> (1852)  * <b>Marine and Gen.</b> —1904, £1 % for first three years, £2 % thereafter; 1909 and 1914, excluding the first year.  Policies share in profits after one year. BONUS VESTS after three premiums. INTERIM BONUS.—£1 % by death, £2 % by surviv- ance. ENDOWMENT BONUS.—Same as for whole life.	1899	5	2	10	0	2	10	0	2	10	0	2	10	0	
		10	2	10	0	2	10	0	2	10	0	2	10	0	
		15	2	10	0	2	10	0	2	10	0	2	10	0	
		20	2	10	0	2	10	0	2	10	0	2	10	0	
		25	2	10	0	2	10	0	2	10	0	2	10	0	
		30	2	10	0	2	10	0	2	10	0	2	10	0	
		35	2	10	0	2	10	0	2	10	0	2	10	0	
		40	2	10	0	2	10	0	2	10	0	2	10	0	
		45	2	10	0	2	10	0	2	10	0	2	10	0	
		Any No.	2	0	*	2	0	*	2	0	*	2	0	*	
<b>Metropolitan</b> (1835)	...		Profits applied to reduce premiums.												
	1911	5	2	5	0	2	5	0	2	5	0	2	5	0	
	and	10	3	0	0	3	0	0	3	0	0	3	0	0	
	1912	15	3	0	0	3	0	0	3	0	0	3	0	0	
		20	3	0	0	3	0	0	3	0	0	3	0	0	
<b>Mutual Life &amp; Citizens.</b> (1886) Policies share in profits from commencement BONUS VESTS after three years, but payable imme- diately in event of death. INTERIM BONUS.—Interim bonus is paid. ENDOWMENT BONUS.—On policies maturing at age 60, in force between 5 and 10 years, £1 17s. %; be- tween 10 and 15 years, £1 18s. %; 15 years and over, £2 2s. %	1913	5	2	5	0	2	5	0	2	5	0	2	5	0	
	and	10	3	0	0	3	0	0	3	0	0	3	0	0	
	1914	15	3	0	0	3	0	0	3	0	0	3	0	0	
	and	20	3	0	0	3	0	0	3	0	0	3	0	0	
	1915	25	3	0	0	3	0	0	3	0	0	3	0	0	
	The first life valuation														
<b>National Benefit</b> (1890)	...														
	<b>Nat. Mutual of Australasia ...</b> (1869)  Policies share in profits after payment of one year's premium. BONUS VESTS after two years. INTERIM BONUS.—Same as bonus last declared. ENDOWMENT BONUS.— See page 158.	1910	5	1	13	4	1	12	8	1	9	4	1	7	4
		10	1	18	0	1	17	4	1	13	4	1	12	8	
		15	2	0	0	1	18	0	1	14	8	1	13	4	
		20	2	2	0	1	19	4	1	17	4	1	15	4	

# BONUSES—CONTINUED.

CASH BONUSES.								PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.								Age at entry.				
20	30	40	50	20	30	40	50					
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.					
0 13 6	0 16 11	1 1 4	1 6 10	0 9	1 1	1 7	2 5				5	
0 15 2	0 18 11	1 3 11	1 9 11	0 11	1 4	1 11	3 1				10	
0 16 11	1 1 4	1 6 10	1 12 11	1 1	1 7	2 5	4 0				15	
0 18 11	1 3 11	1 9 11	...	1 4	1 11	3 1	...				20	
1 1 4	1 6 10	1 12 11	...	1 7	2 5	4 0	...				25	
1 3 11	1 9 11	...	...	1 11	3 1	...	...				30	
1 6 10	1 12 11	...	...	2 5	4 0	...	...				35	
1 9 11	...	...	...	3 1	...	...	...				40	
1 12 11	...	...	...	4 0	...	...	...				45	
Full Om 4 per								cent.	value	allowed.	Any No.	
								See	note	page	152.	
0 12 2	0 15 3	0 19 2	1 4 2	} Not stated.								5
0 18 2	1 2 9	1 8 9	1 15 10									10
1 0 4	1 5 7	1 12 2	1 19 6									15
1 2 9	1 8 9	1 15 10	2 3 2									20
0 12 2	0 15 3	0 19 2	1 4 2	} Not stated.								5
0 18 2	1 2 9	1 8 9	1 15 10									10
1 0 4	1 5 7	1 12 2	1 19 6									15
1 2 9	1 8 9	1 15 10	2 3 2									20
1 5 7	1 12 3	1 19 6	2 6 7									25
is not yet due												
0 7 0	0 8 11	0 10 6	0 12 10	0 6	0 8	0 10	1 3				5	
0 9 1	0 11 7	0 13 8	0 17 6	0 8	0 11	1 2	1 10				10	
0 10 11	0 13 7	0 16 3	1 0 0	0 9	1 1	1 7	2 6				15	
0 13 1	0 16 2	1 0 0	1 3 7	1 0	1 5	2 2	3 6				20	
0 7 10	0 10 0	0 12 2	0 15 0	0 6	0 9	1 0	1 5				5	
0 9 11	0 12 8	0 15 4	0 19 3	0 8	0 11	1 4	2 1				10	
0 12 9	0 16 0	0 19 9	1 4 0	0 11	1 3	1 10	3 0				15	
0 14 11	0 19 2	1 3 11	1 7 7	1 1	1 8	2 7	4 1				20	

# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	No of years in force.	REVERSIONARY BONUSES.							
		Age at Entry.							
		20		30		40		50	
Mutual of N.Y. (1842) Whole Life.  Annual Distribution Policies  The bonuses here shown would be increased if the bonuses previously allotted remain attached to the policy as reversionary additions. 10 Payment Life.	1916 issue 1 yr.	£ 1	s. 1	d. 3	£ 1	s. 3	d. 1	£ 1	s. 2
	1915 " 2 "	£ 1	s. 1	d. 6	£ 1	s. 3	d. 5	£ 1	s. 6
	1914 " 3 "	£ 1	s. 1	d. 9	£ 1	s. 3	d. 9	£ 1	s. 7
	1913 " 4 "	£ 1	s. 2	d. 11	£ 1	s. 4	d. 2	£ 1	s. 7
	1912 " 5 "	£ 1	s. 2	d. 4	£ 1	s. 4	d. 6	£ 1	s. 7
	1911 " 6 "	£ 1	s. 2	d. 7	£ 1	s. 4	d. 10	£ 1	s. 8
	1910 " 7 "	£ 1	s. 2	d. 11	£ 1	s. 5	d. 2	£ 1	s. 8
	1909 " 8 "	£ 1	s. 3	d. 2	£ 1	s. 5	d. 6	£ 1	s. 9
	1908 " 9 "	£ 1	s. 3	d. 5	£ 1	s. 5	d. 10	£ 1	s. 9
	1907 " 10 "	£ 1	s. 3	d. 8	£ 1	s. 6	d. 2	£ 1	s. 10
20 Payment Life.	1916 issue 1 "	£ 2	s. 0	d. 4	£ 2	s. 1	d. 3	£ 2	s. 10
	1915 " 2 "	£ 2	s. 2	d. 5	£ 2	s. 3	d. 4	£ 2	s. 10
	1914 " 3 "	£ 2	s. 4	d. 7	£ 2	s. 5	d. 4	£ 2	s. 10
	1913 " 4 "	£ 2	s. 6	d. 8	£ 2	s. 7	d. 5	£ 2	s. 11
	1912 " 5 "	£ 2	s. 8	d. 10	£ 2	s. 9	d. 5	£ 2	s. 13
	1911 " 6 "	£ 2	s. 11	d. 0	£ 2	s. 11	d. 6	£ 2	s. 15
	1910 " 7 "	£ 2	s. 13	d. 2	£ 2	s. 13	d. 7	£ 2	s. 17
	1909 " 8 "	£ 2	s. 15	d. 5	£ 2	s. 15	d. 9	£ 2	s. 19
	1908 " 9 "	£ 2	s. 17	d. 7	£ 2	s. 17	d. 10	£ 2	s. 19
	1907 " 10 "	£ 2	s. 19	d. 10	£ 2	s. 19	d. 10	£ 2	s. 20
10 Year Endowment.	1916 issue 1 "	£ 1	s. 8	d. 11	£ 1	s. 9	d. 0	£ 1	s. 10
	1915 " 2 "	£ 1	s. 8	d. 11	£ 1	s. 9	d. 1	£ 1	s. 15
	1914 " 3 "	£ 1	s. 9	d. 11	£ 1	s. 10	d. 9	£ 1	s. 16
	1913 " 4 "	£ 1	s. 10	d. 10	£ 1	s. 11	d. 8	£ 1	s. 17
	1912 " 5 "	£ 1	s. 11	d. 9	£ 1	s. 12	d. 7	£ 1	s. 18
	1911 " 6 "	£ 1	s. 12	d. 9	£ 1	s. 13	d. 6	£ 1	s. 19
	1910 " 7 "	£ 1	s. 13	d. 8	£ 1	s. 14	d. 5	£ 1	s. 19
	1909 " 8 "	£ 1	s. 14	d. 8	£ 1	s. 15	d. 4	£ 1	s. 20
	1908 " 9 "	£ 1	s. 15	d. 7	£ 1	s. 16	d. 4	£ 1	s. 21
	1907 " 10 "	£ 1	s. 16	d. 7	£ 1	s. 17	d. 2	£ 1	s. 22
20 Year Endowment.	1916 issue 1 "	£ 1	s. 6	d. 10	£ 1	s. 9	d. 0	£ 1	s. 18
	1915 " 2 "	£ 1	s. 9	d. 0	£ 1	s. 11	d. 2	£ 1	s. 18
	1914 " 3 "	£ 1	s. 11	d. 3	£ 1	s. 13	d. 4	£ 1	s. 20
	1913 " 4 "	£ 1	s. 13	d. 5	£ 1	s. 15	d. 5	£ 1	s. 30
	1912 " 5 "	£ 1	s. 15	d. 6	£ 1	s. 17	d. 2	£ 1	s. 5
	1911 " 6 "	£ 1	s. 17	d. 7	£ 1	s. 19	d. 2	£ 1	s. 5
	1910 " 7 "	£ 1	s. 19	d. 7	£ 1	s. 21	d. 4	£ 1	s. 9
	1909 " 8 "	£ 2	s. 1	d. 7	£ 2	s. 3	d. 5	£ 2	s. 10
	1908 " 9 "	£ 2	s. 3	d. 6	£ 2	s. 5	d. 4	£ 2	s. 12
	1907 " 10 "	£ 2	s. 5	d. 6	£ 2	s. 7	d. 9	£ 2	s. 14

# BONUSES—CONTINUED.

NAME OF OFFICE. Date of Formation.	No of years in force.	CASH BONUSES.							
		Age at Entry.							
		20		30		40		50	
Mutual of N.Y. (1842) Whole Life.  Annual Distribution Policies  The bonuses here shown would be increased if the bonuses previously allotted remain attached to the policy as reversionary additions. 10 Payment Life.	1916 issue 1 yr.	£ 0	s. 7	d. 1	£ 0	s. 9	d. 1	£ 0	s. 12
	1915 " 2 "	£ 0	s. 7	d. 4	£ 0	s. 9	d. 4	£ 0	s. 12
	1914 " 3 "	£ 0	s. 7	d. 6	£ 0	s. 9	d. 8	£ 0	s. 13
	1913 " 4 "	£ 0	s. 7	d. 9	£ 0	s. 10	d. 0	£ 0	s. 13
	1912 " 5 "	£ 0	s. 8	d. 0	£ 0	s. 10	d. 3	£ 0	s. 14
	1911 " 6 "	£ 0	s. 8	d. 2	£ 0	s. 10	d. 7	£ 0	s. 14
	1910 " 7 "	£ 0	s. 8	d. 5	£ 0	s. 11	d. 0	£ 0	s. 15
	1909 " 8 "	£ 0	s. 8	d. 8	£ 0	s. 11	d. 4	£ 0	s. 15
	1908 " 9 "	£ 0	s. 8	d. 11	£ 0	s. 11	d. 8	£ 0	s. 16
	1907 " 10 "	£ 0	s. 9	d. 2	£ 0	s. 12	d. 0	£ 0	s. 16
20 Payment Life.	1916 issue 1 "	£ 0	s. 13	d. 6	£ 0	s. 16	d. 2	£ 0	s. 1
	1915 " 2 "	£ 0	s. 14	d. 5	£ 0	s. 17	d. 3	£ 0	s. 1
	1914 " 3 "	£ 0	s. 15	d. 5	£ 0	s. 18	d. 5	£ 0	s. 1
	1913 " 4 "	£ 0	s. 16	d. 5	£ 0	s. 19	d. 7	£ 0	s. 1
	1912 " 5 "	£ 0	s. 17	d. 5	£ 0	s. 20	d. 9	£ 0	s. 1
	1911 " 6 "	£ 0	s. 18	d. 5	£ 0	s. 21	d. 0	£ 0	s. 1
	1910 " 7 "	£ 0	s. 19	d. 6	£ 0	s. 23	d. 4	£ 0	s. 8
	1909 " 8 "	£ 1	s. 0	d. 8	£ 1	s. 4	d. 8	£ 1	s. 10
	1908 " 9 "	£ 1	s. 1	d. 11	£ 1	s. 6	d. 1	£ 1	s. 12
	1907 " 10 "	£ 1	s. 3	d. 3	£ 1	s. 7	d. 6	£ 1	s. 13
10 Year Endowment.	1916 issue 1 "	£ 0	s. 9	d. 5	£ 0	s. 11	d. 4	£ 0	s. 14
	1915 " 2 "	£ 0	s. 9	d. 10	£ 0	s. 11	d. 11	£ 0	s. 15
	1914 " 3 "	£ 0	s. 10	d. 4	£ 0	s. 12	d. 6	£ 0	s. 15
	1913 " 4 "	£ 0	s. 10	d. 10	£ 0	s. 13	d. 1	£ 0	s. 16
	1912 " 5 "	£ 0	s. 11	d. 4	£ 0	s. 13	d. 8	£ 0	s. 17
	1911 " 6 "	£ 0	s. 11	d. 10	£ 0	s. 14	d. 4	£ 0	s. 18
	1910 " 7 "	£ 0	s. 12	d. 5	£ 0	s. 15	d. 0	£ 0	s. 18
	1909 " 8 "	£ 0	s. 12	d. 11	£ 0	s. 15	d. 8	£ 0	s. 19
	1908 " 9 "	£ 0	s. 13	d. 6	£ 0	s. 16	d. 5	£ 0	s. 20
	1907 " 10 "	£ 0	s. 14	d. 1	£ 0	s. 17	d. 1	£ 0	s. 21
20 Year Endowment.	1916 issue 1 "	£ 1	s. 0	d. 9	£ 1	s. 2	d. 6	£ 1	s. 5
	1915 " 2 "	£ 1	s. 3	d. 1	£ 1	s. 4	d. 10	£ 1	s. 7
	1914 " 3 "	£ 1	s. 5	d. 6	£ 1	s. 7	d. 3	£ 1	s. 9
	1913 " 4 "	£ 1	s. 8	d. 1	£ 1	s. 9	d. 9	£ 1	s. 12
	1912 " 5 "	£ 1	s. 10	d. 8	£ 1	s. 12	d. 5	£ 1	s. 19
	1911 " 6 "	£ 1	s. 13	d. 5	£ 1	s. 15	d. 2	£ 1	s. 17
	1910 " 7 "	£ 1	s. 16	d. 3	£ 1	s. 18	d. 0	£ 1	s. 20
	1909 " 8 "	£ 1	s. 19	d. 2	£ 1	s. 20	d. 11	£ 1	s. 23
	1908 " 9 "	£ 2	s. 2	d. 4	£ 2	s. 4	d. 0	£ 2	s. 6
	1907 " 10 "	£ 2	s. 5	d. 6	£ 2	s. 7	d. 1	£ 2	s. 9

† Twenty-year Distribution Policies upon which the bonus periods have been changed to annual after the first distribution, and to which all bonuses have been added as reversionary additions.



# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.			
			Age at entry.			
			20	30	40	50
Nat. Mutual (1830) ... Policies share in profits from commencement. BONUS VESTS after one pre- mium. INTERIM BONUS.—Full rate last declared. ENDOWMENT BONUS.—Same as whole life.	1908	*Any No.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
			30/- per cent.	compound	bonus.	
	1913	*Any No.	36/- per cent.	compound	bonus.	
National Prov. (1835)	1907	5	1 15 0	1 15 0	1 15 0	1 15 0
		10	1 15 0	1 15 0	1 15 0	1 16 10
		15	1 15 0	1 15 0	1 15 0	1 19 5
		20	1 15 0	1 15 0	1 16 10	2 2 7
		25	1 15 0	1 15 0	1 19 5	2 6 7
		30	1 15 0	1 16 10	2 2 7	2 11 7
		35	1 15 0	1 19 5	2 6 7	2 17 7
	1912	5	2 0 0	2 0 0	2 0 0	2 0 0
		10	2 0 0	2 0 0	2 0 0	2 0 0
		15	2 0 0	2 0 0	2 0 0	2 0 0
		20	2 0 0	2 0 0	2 0 0	2 1 5
		25	2 0 0	2 0 0	2 0 0	2 4 7
		30	2 0 0	2 0 0	2 1 5	2 8 7
		35	2 0 0	2 0 0	2 4 7	2 13 7
New York (1841) ... BONUS VESTS at declaration. INTERIM BONUS.—Annual Valuation. ENDOWMENT BONUS.—See p. 158. † New York.—Includes an extra cash bonus of 10% of annual premium and cor- responding reversion.	1915	2	0 16 0	0 18 0	0 1 1	0 1 7
	Contri- bution	3	0 17 0	0 19 0	0 1 2	0 1 7
	Ann.	4	0 17 0	0 19 0	0 1 2	0 1 8
	Div.	+5	1 7 0	0 1 10	0 1 15	0 2 4
	Policies.	6	0 18 0	0 1 0	0 1 3	0 1 9
		7	0 18 0	0 1 0	0 1 4	0 1 10
		8	0 18 0	0 1 1	0 1 4	0 1 10
		9	0 18 0	0 1 1	0 1 4	0 1 10
		10	0 19 0	0 1 1	0 1 4	0 1 10
	1910	5	1 10 0	0 1 10	0 1 10	0 1 10
		10	1 12 1	1 12 1	1 12 1	1 12 1
		15	1 14 4	1 14 4	1 14 4	1 14 4
		20	1 16 6	1 16 6	1 16 6	1 16 6
		25	1 19 2	1 19 2	1 19 2	1 19 2
		30	2 2 0	2 2 0	2 2 0	2 2 0
		35	2 4 11	2 4 11	2 4 11	...
		40	2 7 8	2 7 8	2 7 8	...
	1915	5	0 10 0	0 10 0	0 10 0	0 10 0
		10	0 10 9	0 10 9	0 10 9	0 10 9
		15	0 11 6	0 11 6	0 11 6	0 11 6
		20	0 12 4	0 12 4	0 12 4	0 12 4
		25	0 13 1	0 13 1	0 13 1	0 13 1
		30	0 14 1	0 14 1	0 14 1	0 14 1
		35	0 15 1	0 15 1	0 15 1	0 15 1
		40	0 16 1	0 16 1	0 16 1	0 16 1
(The cash values and re- ductions are for Life policies only.)						

130 \* National Mutual.—Allotted to current series policies issued since July, 1896.

# BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d. From	£ s. d. 80 to	£ s. d. 90 per	£ s. d. cent. of allowed	s. d. Om 3	s. d. per cent	s. d. cent. value	s. d. value	Any No.
From	80 to	90 per	cent. of allowed	Om 3	per cent	cent. value	ue	Any No.
0 11 2	0 14 0	0 17 5	1 1 5	0 7	0 9	1 2	1 8	5
0 12 5	0 15 7	0 19 5	1 4 10	0 8	0 11	1 4	2 3	10
0 14 0	0 17 5	1 1 5	1 9 0	0 9	1 2	1 8	3 1	15
0 15 7	0 19 5	1 4 10	1 14 0	0 11	1 4	2 3	4 4	20
0 17 5	1 1 5	1 9 0	1 19 10	1 2	1 8	3 1	6 3	25
0 19 5	1 4 10	1 14 0	2 6 7	1 4	2 3	*	*	30
1 1 5	1 9 0	1 19 10	2 14 5	1 8	*	*	*	35
0 12 7	0 16 0	1 0 0	1 4 7	0 8	0 11	1 3	1 11	5
0 14 2	0 17 10	1 2 2	1 7 0	0 9	1 1	1 7	2 5	10
0 16 0	1 0 0	1 4 7	1 9 7	0 11	1 3	1 11	3 2	15
0 17 10	1 2 2	1 7 0	1 13 0	1 1	1 7	2 5	4 3	20
1 0 0	1 4 7	1 9 7	1 18 0	1 3	1 11	3 2	6 0	25
1 2 2	1 7 0	1 13 0	2 3 10	1 7	2 5	*	*	30
...	...	...	...	*	*	*	*	35
0 6 2	0 7 11	0 10 10	0 15 10	...	...	...	...	2
0 6 4	0 8 2	0 11 2	0 16 5	...	...	...	...	3
0 6 7	0 8 6	0 11 7	0 17 0	...	...	...	...	4
0 10 7	0 13 8	0 18 7	1 7 3	...	...	...	...	5†
0 6 11	0 9 0	0 12 5	0 18 3	...	...	...	...	6
0 7 4	0 9 4	0 12 11	0 18 10	...	...	...	...	7
0 7 6	0 9 7	0 13 4	0 19 6	...	...	...	...	8
0 7 9	0 9 11	0 13 9	1 0 1	...	...	...	...	9
0 8 0	0 10 3	0 14 3	1 0 8	...	...	...	...	10
0 8 1	0 10 2	0 12 7	0 15 10	0 5	0 7	0 10	1 3	5
0 9 8	0 12 2	0 15 0	0 18 11	0 6	0 9	1 1	1 9	10
0 11 7	0 14 4	0 18 1	1 2 0	0 8	0 11	1 6	2 4	15
0 13 10	0 17 0	1 1 6	1 5 8	0 10	1 3	2 0	3 4	20
0 16 5	1 0 8	1 5 2	1 9 9	1 1	1 8	2 8	4 9	25
0 19 7	1 4 9	1 9 6	1 13 7	1 5	2 4	3 10	6 6	30
1 3 8	1 8 10	1 14 1	...	1 11	3 1	5 5	...	35
1 8 1	1 13 6	1 18 2	...	2 8	4 4	7 4	...	40
0 2 8	0 3 4	0 4 1	0 5 2	0 2	0 2	0 3	0 5	5
0 3 2	0 4 0	0 4 11	0 6 3	0 2	0 3	0 4	0 7	10
0 3 10	0 4 9	0 5 11	0 7 3	0 2	0 4	0 6	0 9	15
0 4 7	0 5 7	0 7 1	0 8 6	0 3	0 5	0 8	1 1	20
0 5 5	0 6 9	0 8 3	0 9 10	0 4	0 6	0 10	1 6	25
0 6 5	0 8 1	0 9 8	0 11 2	0 5	0 9	1 2	2 1	30
0 7 9	0 9 6	0 11 4	0 12 6	0 7	1 0	1 9	2 10	35
0 9 4	0 11 1	0 12 9	...	0 10	1 4	2 4	...	40

\* Premium extinguished; bonus allotted thereafter and attached to the sums assured.

# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.							
			Age at entry.							
			20		30		40		50	
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Northern (1836) ...	1905	5								
		10								
		15								
		20								
		25	1 11	0 1 11	0 1 11	0 1 11	0 1 11	0		
		30								
		35								
		40								
Policies share in profits from commencement. BONUS Vests after five pre- miums. INTERIM BONUS.—£110s. %. ENDOWMENT BONUS.—Same as whole life.	1910	5								
		10								
		15								
		20								
		25	1 11	0 1 11	0 1 11	0 1 11	0 1 11	0		
		30								
		35								
		40								
Norwich Union ... (1808)	1915	...	Owing to abnormal conditions							
		5	1 15	7 1 16	5 1 18	7 2 2 7				
		Whole	1 16	0 1 17	2 2 0	7 2 5 0				
		Life	1 16	5 1 18	7 2 2	7 2 9 0				
		Full	1 17	2 2 0	7 2 5	0 2 17 0				
		Profit	2 0	7 2 5	0 2 17 0					
		Bonuses.	2 5	0 2 17 0						
Policies share in profits from commencement. BONUS Vests after three years' premiums. INTERIM BONUS.—80% of 1911 yearly bonus. ENDOWMENT BONUS.—See Whole Life.	1911	5	1 15	7 1 16	5 1 18	7 2 2 7				
		Whole	1 16	0 1 17	2 2 0	7 2 5 0				
		Life	1 16	5 1 18	7 2 2	7 2 9 0				
		Full	1 17	2 2 0	7 2 5	0 2 17 0				
		Profit	2 0	7 2 5	0 2 17 0					
		Bonuses.								
Pearl (1864) All Policies in force share in surplus. BONUS Vests immediately at death, otherwise after three years. INTERIM BONUS.—17s. 4d. per cent. ENDOWMENT BONUS.—Same reversionary amount as whole life.	1914	5								
		10								
		15	1 12	0 1 12	0 1 12	0 1 12 0				
		20								
		25								
1915 and 1916	...	...	Owing to abnormal conditions							

# BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.	
Age at entry.				Age at entry.					
20	30	40	50	20	30	40	50		
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.		
0 8 0	0 10 1	0 12 9	0 16 0	0 5	0 7	0 10	1 3	5	
0 8 11	0 11 4	0 14 3	0 17 9	0 6	0 8	1 0	1 7	10	
0 10 1	0 12 9	0 16 0	0 19 6	0 7	0 10	1 3	2 0	15	
0 11 4	0 14 3	0 17 9	1 1 3	0 8	1 0	1 7	2 7	20	
0 12 9	0 16 0	0 19 6	1 2 11	0 10	1 3	2 0	3 4	25	
0 14 3	0 17 9	1 1 3	1 4 5	1 0	1 7	2 7	4 5	30	
0 16 0	0 19 6	1 2 11	1 5 8	1 3	2 0	3 4	...	35	
0 17 9	1 1 3	1 4 5	1 6 7	1 7	2 7	4 5	...	40	
0 8 0	0 10 1	0 12 9	0 16 0	0 5	0 7	0 10	1 3	5	
0 8 11	0 11 4	0 14 3	0 17 9	0 6	0 8	1 0	1 7	10	
0 10 1	0 12 9	0 16 0	0 19 6	0 7	0 10	1 3	2 0	15	
0 11 4	0 14 3	0 17 9	1 1 3	0 8	1 0	1 7	2 7	20	
0 12 9	0 16 0	0 19 6	1 2 11	0 10	1 3	2 0	3 4	25	
0 14 3	0 17 9	1 1 3	1 4 5	1 0	1 7	2 7	4 5	30	
0 16 0	0 19 6	1 2 11	1 5 8	1 3	2 0	3 4	...	35	
0 17 9	1 1 3	1 4 5	1 6 7	1 7	2 7	4 5	...	40	
surplus	carried	forward	as cont	ingenc y fund				...	
} 90 per cent.	of Hm 4	per cen	t. valu e allowed					5	
								10	
								15	
								20	
								30	
} Om 4	per cen	t. value	allowed					40	
								5	
								10	
								15	
								20	
surplus	carried	forward	as cont	ingenc y fund				30	
									...
0 8 6	0 10 9	0 13 7	0 17 0	0 5	0 7	0 11	1 5	5	
0 9 7	0 12 0	0 15 2	0 18 11	0 6	0 9	1 1	1 9	10	
0 10 9	0 13 7	0 17 0	1 0 11	0 7	0 11	1 5	2 4	15	
0 12 0	0 15 2	0 18 11	1 2 9	0 9	1 1	1 9	3 1	20	
0 13 7	0 17 0	1 0 11	1 4 6	0 11	1 5	2 4	4 3	25	
0 6 11	0 8 9	0 11 0	0 13 10	0 4	0 6	0 8	1 1	5	
0 7 9	0 9 9	0 12 4	0 15 4	0 5	0 7	0 11	1 5	10	
0 8 9	0 11 0	0 13 10	0 17 0	0 6	0 8	1 1	1 11	15	
0 9 9	0 12 4	0 15 4	0 18 6	0 7	0 11	1 5	2 6	20	
0 11 0	0 13 10	0 17 0	0 19 11	0 8	1 1	1 11	3 5	25	
no	bonus	declare	d.					...	



# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.			
			Age at entry.			
			20	30	40	50
Prudential (1848) ...  All Policies in force at valuation share in profits. BONUS VESTS after one premium. INTERIM BONUS.—Interim bonus is paid. ENDOWMENT BONUS.—Same as whole life.	1911, 1912 and 1913	5	£ s. d.	£ s. d.	£ s. d.	£ s. d.
		10				
		15	1 16 0	1 16 0	1 16 0	1 16 0
		20				
		25				
	1914	5				
		10				
		15	1 10 0	1 10 0	1 10 0	1 10 0
		20				
		25				
Refuge (1864) ...  All Policies in force at valuation share in profits. BONUS VESTS after one premium. INTERIM BONUS.—Interim bonus is paid. ENDOWMENT BONUS.—Same as whole life.	1915 and 1916	...	Owing to abnormal conditi'n			
		5				
		10				
		15	1 14 0	1 14 0	1 14 0	1 14 0
		20				
	1914	5				
		10				
		15	1 8 0	1 8 0	1 8 0	1 8 0
		20				
		25				
Royal (1845) ...  Policies share in profits after one full year's premium has been paid. BONUS VESTS immediately on declaration. INTERIM BONUS.—30s. per cent. by death or by survival. ENDOWMENT BONUS.—Same reversionary amount as for whole life.	1915 and 1916	...	Owing to abnormal conditi'ns			
		5				
		10				
		15	1 10 0	1 10 0	1 10 0	1 10 0
		20				
	1909 and 1914	5				
		10				
		15	1 10 0	1 10 0	1 10 0	1 10 0
		20				
		25				
Royal Exchange (1720) ...	1910	5	1 8 0	1 8 0	1 8 0	1 8 0
		10	1 9 10	1 9 10	1 9 10	1 9 10
		15	1 12 0	1 12 0	1 12 0	1 12 0
		20	1 12 0	1 12 0	1 12 0	1 12 0
		25	1 16 0	1 16 0	1 16 0	1 16 0
		30	1 16 0	1 16 0	1 16 0	...
		35	2 0 0	2 0 0	2 0 0	...
		40	2 4 0	2 4 0	...	...

# BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.	
0 9 5	0 11 10	0 15 0	0 18 9	...	...	...	...	5
0 10 6	0 13 2	0 16 7	1 0 8	...	...	...	...	10
0 11 10	0 15 0	0 18 9	1 2 11	...	...	...	...	15
0 13 2	0 16 7	1 0 8	1 5 2	...	...	...	...	20
0 15 0	0 18 9	1 2 11	1 6 10	...	...	...	...	25
0 7 10	0 9 10	0 12 6	0 15 7	...	...	...	...	5
0 8 9	0 11 0	0 13 10	0 17 3	...	...	...	...	10
0 9 10	0 12 6	0 15 7	0 19 1	...	...	...	...	15
0 11 0	0 13 10	0 17 3	1 1 0	...	...	...	...	20
0 12 6	0 15 7	0 19 1	1 2 4	...	...	...	...	25
surplus	is	carried	forwa'd					...
0 9 0	0 11 5	0 14 5	0 18 1	0 5	0 8	0 11	1 6	5
0 10 2	0 12 10	0 16 3	1 0 3	0 6	0 10	1 1	1 11	10
0 11 5	0 14 5	0 18 1	1 2 4	0 8	0 11	1 6	2 6	15
0 12 10	0 16 3	1 0 3	1 4 4	0 10	1 1	1 11	3 4	20
0 7 5	0 9 5	0 11 10	0 14 11	0 4	0 7	0 9	1 3	5
0 8 4	0 10 7	0 13 5	0 16 8	0 5	0 8	0 11	1 7	10
0 9 5	0 11 10	0 14 11	0 18 5	0 7	0 9	1 3	2 1	15
0 10 7	0 13 5	0 16 8	1 0 0	0 8	0 11	1 7	2 9	20
surplus	carried	forwar d	as Co	ntinge	ncy Fu	nd.		...
0 8 1	0 10 2	0 12 9	0 16 1	0 6	0 8	0 11	1 4	5
0 9 2	0 11 5	0 14 5	0 18 0	0 7	0 9	1 1	1 8	10
0 10 2	0 12 9	0 16 1	0 19 10	0 8	0 11	1 4	2 1	15
0 11 5	0 14 5	0 18 0	1 1 7	0 9	1 1	1 8	2 8	20
0 12 9	0 16 1	0 19 10	1 3 3	0 11	1 4	2 1	3 7	25
0 7 7	0 9 10	0 12 7	0 15 10	0 6	0 8	0 11	1 4	5
0 8 8	0 11 3	0 14 3	0 17 10	0 7	0 9	1 1	1 8	10
0 9 10	0 12 7	0 15 10	0 19 7	0 8	0 11	1 4	2 1	15
0 11 3	0 14 3	0 17 10	1 1 5	0 9	1 1	1 8	2 8	20
0 12 7	0 15 10	0 19 7	1 3 1	0 11	1 4	2 1	3 7	25
0 7 1	0 8 10	0 11 3	0 14 1	0 5	0 7	0 10	1 3	5
0 8 5	0 10 7	0 13 5	0 16 9	0 6	0 9	1 1	1 9	10
0 10 2	0 12 10	0 16 2	0 19 10	0 8	0 11	1 5	2 2	15
0 11 5	0 14 5	0 17 11	1 1 7	0 9	1 2	1 10	3 1	20
0 14 5	0 18 2	1 2 3	1 6 3	1 1	1 8	2 8	4 8	25
0 16 3	1 0 2	1 4 4	...	1 4	2 1	3 6	...	30
1 0 2	1 4 9	1 9 2	...	1 10	3 0	5 2	...	35
1 4 8	1 9 8	...	...	2 6	4 3	...	...	40



# AVERAGE ANNUAL

NAME OF OFFICE Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.											
			Age at entry.											
			20		30		40		50					
			£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
<b>Royal Exchange</b> (con.)	1915	5	1	8	0	1	8	0	1	8	0	1	8	0
All policies in force share		10	1	8	0	1	8	0	1	8	0	1	8	0
at distribution.		15	1	9	10	1	9	10	1	9	10	1	9	10
<b>BONUS VESTS</b> after five		20	1	12	0	1	12	0	1	12	0	1	12	0
annual premiums.		25	1	12	0	1	12	0	1	12	0	1	12	0
<b>ENDOWMENT BONUS.</b> —Same		30	1	16	0	1	16	0	1	16	0	...	...	...
as for whole life.		35	1	16	0	1	16	0	1	16	0	...	...	...
		40	2	0	0	2	0	0	...	...	...	...	...	...
<b>Royal London Auxil.</b>	1913	Any No.	1	12	0	1	12	0	1	12	0	1	12	0
(1910)														
Policies share in profits														
from date of issue.														
<b>BONUS VESTS</b> on allotment.														
<b>INTERIM BONUS.</b> —32/- % per														
annum.														
<b>ENDOWMENT BONUS.</b> —Same														
as whole life.														
<b>Salvation Army</b> (1867)	1903	5	1	0	0	1	0	0	1	0	0	1	0	0
Policies share in profits														
from the commencement.	1908	5	1	0	0	1	0	0	1	0	0	1	0	0
<b>BONUS VESTS</b> after five years'	and	10	1	0	0	1	0	0	1	0	0	1	0	0
duration.	1913													
<b>INTERIM BONUS.</b> —£1 %.														
<b>ENDOWMENT BONUS.</b> —Same														
as whole life.														
<b>Sceptre</b> ... ..	1903	5												
(1864)	Gen.	10												
	Sect.	15	1	10	0	1	10	0	1	10	0	1	10	0
		20												
		25												
		30												
	1903	5												
	Temp.	10												
	Sect.	15	1	15	0	1	15	0	1	15	0	1	15	0
		20												
		25												
		30												
All Policies, on which at	1908	5												
least one year's premium	and	10												
has been paid, share in	1913	15	1	16	0	1	16	0	1	16	0	1	16	0
profits.	Gen.	20												
<b>BONUS VESTS</b> immediately	Sect.	25												
on declaration.		30												
<b>INTERIM BONUS.</b> —£1 10s.														
Temp. £1 5s, Gen.														
<b>ENDOWMENT BONUS.</b> —£1 16s.	1908	5												
Gen. Section and £1 18s.	and	10												
Temp. Section.	1913	15	2	2	0	2	2	0	2	2	0	2	2	0
	Temp.	20												
	Sect.	25												
		30												

# BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.	
0 5 5	0 7 0	0 9 3	0 12 2	0 5	0 7	0 10	1 3	5
0 6 1	0 8 0	0 10 7	0 13 10	0 6	0 8	1 0	1 7	10
0 7 5	0 9 10	0 12 11	0 16 6	0 7	0 11	1 4	2 2	15
0 9 2	0 12 2	0 15 9	0 19 9	0 9	1 2	1 10	3 1	20
0 10 6	0 13 11	0 17 9	1 1 8	0 11	1 5	2 4	4 2	25
0 13 8	0 17 9	1 2 3	...	1 4	2 1	3 6	...	30
0 15 8	1 0 0	1 4 5	...	1 8	2 8	4 8	...	35
0 19 9	1 4 8	...	...	2 4	3 11	...	...	40
...	...	...	...	...	...	...	...	Any No.
0 4 9	0 6 1	0 7 10	0 10 0	...	...	...	...	5
0 4 9	0 6 1	0 7 10	0 10 0	...	...	...	...	5
0 5 4	0 6 10	0 8 10	0 11 4	...	...	...	...	10
} Not granted				0 6	0 8	0 11	1 5	5
				0 6	0 9	1 1	1 9	10
				0 8	0 11	1 5	2 3	15
				0 9	1 1	1 9	2 11	20
				0 11	1 5	2 3	3 11	25
				1 1	1 9	2 11	5 4	30
				0 7	0 9	1 1	1 7	5
} Not granted				0 7	0 10	1 3	2 0	10
				0 9	1 1	1 7	2 7	15
				0 10	1 3	2 0	3 5	20
				1 0	1 7	2 7	4 7	25
				1 3	2 0	3 5	6 2	30
				0 7	0 9	1 1	1 8	5
				0 8	0 11	1 4	2 1	10
} Not granted				0 9	1 1	1 8	2 8	15
				0 10	1 4	2 1	3 6	20
				1 1	1 8	2 8	4 9	25
				1 4	2 1	3 6	6 4	30
				0 8	0 11	1 3	1 11	5
				0 9	1 1	1 7	2 6	10
				0 11	1 3	1 11	3 2	15
} Not granted				1 1	1 7	2 6	4 2	20
				1 3	1 11	3 2	5 7	25
				1 7	2 6	4 2	7 5	30

# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.							
			Age at entry.							
			20	30	40	50				
Scottish Amicable (1826)	1910	5	£ s. d.	£ s. d.	£ s. d.	£ s. d.				
		10	1 15 0	1 15 0	1 15 0	1 15 0				
		15	2 1 5	2 1 5	2 1 5	2 1 5				
		20	2 4 7	2 4 7	2 4 7	2 4 7				
		25	2 7 11	2 7 11	2 7 11	2 7 11				
		30	2 11 5	2 11 5	2 11 5	2 11 5				
		35	2 15 2	2 15 2	2 15 2	2 15 2				
		40	2 19 4	2 19 4	2 19 4	2 19 4				
		45	3 3 7	3 3 7	3 3 7	3 3 7				
		50	3 8 4	3 8 4	3 8 4	3 8 4				
All Policies in force at valuation share in profits. BONUS VESTS on payment of first premium. INTERIM BONUS.—30s. % compound by death, 35s. % compound by survival. ENDOWMENT BONUS.—Same as whole life.	1915	5	1 15 0	1 15 0	1 15 0	1 15 0				
		10	1 18 1	1 18 1	1 18 1	1 18 1				
		15	2 1 5	2 1 5	2 1 5	2 1 5				
		20	2 5 0	2 5 0	2 5 0	2 5 0				
		25	2 8 6	2 8 6	2 8 6	2 8 6				
		30	2 12 1	2 12 1	2 12 1	2 12 1				
		35	2 15 11	2 15 11	2 15 11	2 15 11				
		40	3 0 0	3 0 0	3 0 0	3 0 0				
		45	3 4 6	3 4 6	3 4 6	3 4 6				
		50	3 9 2	3 9 2	3 9 2	3 9 2				
Scot. Equitable (1831)	1908	5	1 6 0	1 6 0	1 6 0	1 6 0				
		10	1 7 7	1 7 7	1 7 7	1 7 7				
		15	1 9 7	1 9 7	1 9 7	1 9 7				
		20	1 11 9	1 11 9	1 11 9	1 11 9				
		25	1 14 0	1 14 0	1 14 0	1 14 0				
		30	1 16 2	1 16 2	1 16 2	1 16 2				
		35	1 18 2	1 18 2	1 18 2	1 18 2				
		40	2 0 1	2 0 1	2 0 1	2 0 1				
		45	2 2 1	2 2 1	2 2 1	2 2 1				
		50	2 4 6	2 4 6	2 4 6	2 4 6				
Ordinary Policies share in profits from the commencement. BONUS VESTS immediately on declaration. INTERIM BONUS.—Amount not stated. ENDOWMENT BONUS.—Same as whole life.	1913	5	1 10 0	1 10 0	1 10 0	1 10 0				
		10	1 11 11	1 11 11	1 11 11	1 11 11				
		15	1 13 11	1 13 11	1 13 11	1 13 11				
		20	1 16 4	1 16 4	1 16 4	1 16 4				
		25	1 19 1	1 19 1	1 19 1	1 19 1				
		30	2 1 9	2 1 9	2 1 9	2 1 9				
		35	2 4 5	2 4 5	2 4 5	2 4 5				
		40	2 6 11	2 6 11	2 6 11	2 6 11				
		45	2 9 3	2 9 3	2 9 3	2 9 3				
		50	2 11 8	2 11 8	2 11 8	2 11 8				

# BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.	
Approximate ly 90 pe r cent.				of Hm 3 per cent. value				5
								10
								15
								20
								25
								30
								35
								40
								45
								50
								5
								10
								15
								20
								25
								30
								35
								40
								45
								50
0 7 11	0 9 8	0 11 9	0 14 2	0 5	0 6	0 9	1 1	5
0 9 3	0 11 4	0 13 8	0 16 4	0 6	0 8	0 11	1 5	10
0 11 0	0 13 4	0 16 1	0 18 11	0 7	0 10	1 3	2 0	15
0 13 0	0 15 9	0 18 9	1 1 10	0 9	1 1	1 8	2 9	20
0 15 4	0 18 6	1 1 9	1 4 9	1 0	1 5	2 3	3 9	25
0 17 11	1 1 5	1 4 10	1 7 8	1 3	1 11	3 1	5 3	30
1 0 9	1 4 5	1 7 10	...	1 7	2 7	4 3	...	35
1 3 9	1 7 6	1 10 8	...	2 1	3 5	5 9	...	40
1 6 11	1 10 8	...	...	2 10	4 8	...	...	45
1 10 7	1 14 1	...	...	3 10	6 5	...	...	50
0 9 1	0 11 2	0 13 6	0 16 4	0 5	0 7	0 10	1 3	5
0 10 9	0 13 1	0 15 10	0 18 11	0 7	0 9	1 1	1 8	10
0 12 7	0 15 4	0 18 5	1 1 9	0 8	1 0	1 5	2 3	15
0 14 11	0 18 0	1 1 6	1 4 11	0 10	1 3	1 11	3 1	20
0 17 7	1 1 3	1 5 0	1 8 5	1 1	1 8	2 7	4 4	25
1 0 9	1 4 9	1 8 8	1 12 0	1 5	2 2	3 7	6 0	30
1 4 1	1 8 5	1 12 4	1 15 0	1 10	3 0	4 11	8 5	35
1 7 9	1 12 2	1 15 11	1 18 7	2 6	4 0	6 9	11 7	40
1 11 6	1 15 11	...	...	3 3	5 5	...	...	45
1 15 6	1 19 7	...	...	4 5	7 5	...	...	50

# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.							
			Age at entry.							
			20		30		40		50	
<b>Scottish Insurance</b> (1877) Policies share in profits from the commencement. BONUS VESTS immediately on declaration. INTERIM BONUS for policies in force at valuation, £1% ENDOWMENT BONUS.—Same as whole life.	1910 Temp. Gen.	5 5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
			1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0		
			1 5 0	1 5 0	1 5 0	1 5 0	1 5 0	1 5 0		
	1915	...	Declaration of				bonus	postpo		
<b>Scottish Life (1881)...</b> Policies two years in force share in distribution. BONUS VESTS at declaration INTERIM BONUS.—20s. % per annum excluding first year if policy has not already participated. ENDOWMENT BONUS.—Same as for whole life.	1886, 1891, 1896, 1900, 1905 & 1910.	5 10 or more.	2* 0	02* 0	02* 0	02* 0	02* 0	02* 0	02* 0	
			2 0	02 0	02 0	02 0	02 0	02 0		
	1915	5 10 or more.	1* 0	01* 0	01* 0	01* 0	01* 0	01* 0		
			* For each year after the first							
<b>Scot Provident</b> ... (1837) WHOLE LIFE } See note ASSURANCES } page 152. ENDOWMENT ASSURANCES. SPECIAL CLASS Policies share from commencement. INTERIM BONUS. — 35s. % compound.	1908 1913	5 5 10	1 15 0	01 15 0	01 15 0	01 15 0	01 15 0	01 15 0	01 15 0	
			1 15 0	01 15 0	01 15 0	01 15 0	01 15 0	01 15 0		
			1 18 0	01 18 0	01 18 0	01 18 0	01 18 0	01 18 0		
<b>Scot. Temperance</b> ... (1883)	1907	5 10 15 20 25	1 5 2	21 5 2	21 5 2	21 5 2	21 5 2	21 5 2	21 5 2	
			1 9 8	1 9 8	1 9 8	1 9 8	1 9 8	1 9 8		
			1 11 8	1 11 8	1 11 8	1 11 8	1 11 8	1 11 8		
			1 13 8	1 13 8	1 13 8	1 13 8	1 13 8	1 13 8		
			1 15 6	1 15 6	1 15 6	1 15 6	1 15 6	1 15 6		
All Policies in force at valuation share in profits.. BONUS VESTS at declaration INTERIM BONUS.—22s. 6d. % compound at death or 30s. % simple by survivorship. ENDOWMENT BONUS.—30s. % simple.	1912	5 10 15 20 25 30	1 10 0	01 10 0	01 10 0	01 10 0	01 10 0	01 10 0		
			1 11 1	1 11 1	1 11 1	1 11 1	1 11 1	1 11 1		
			1 14 1	1 14 1	1 14 1	1 14 1	1 14 1	1 14 1		
			1 16 4	1 16 4	1 16 4	1 16 4	1 16 4	1 16 4		
			1 18 8	1 18 8	1 18 8	1 18 8	1 18 8	1 18 8		
			2 0 7	2 0 7	2 0 7	2 0 7	2 0 7	2 0 7		

# BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.	
	Not	stated.			Not s	tated.		5 5
ned and	surplus	carried	forward.					
}	FullOm	4½ per	cent.	value	allowed.			5 10 or more.
	FullOm	4½ per	cent.	value	allowed.			5 10 or more.
0 5 10	0 7 5	0 9 6	0 12 3	0 4	0 6	0 8	1 1	5
0 7 10	0 9 10	0 12 10	0 16 4	0 6	0 8	1 0	1 8	10
0 9 4	0 12 0	0 15 6	0 19 6	0 7	0 10	1 4	2 4	15
0 11 2	0 14 7	0 18 6	1 2 10	0 9	1 2	1 10	3 3	20
0 13 5	0 17 3	1 1 10	1 6 3	1 0	1 6	2 7	4 8	25
0 7 0	0 8 10	0 11 4	0 14 7	0 5	0 7	0 10	1 4	5
0 8 4	0 10 8	0 13 10	0 17 6	0 6	0 9	1 1	1 9	10
0 10 1	0 12 11	0 16 7	1 1 0	0 8	0 11	1 6	2 6	15
0 12 1	0 15 9	1 0 0	1 4 8	0 10	1 3	2 0	3 6	20
0 14 8	0 18 10	1 3 10	1 8 9	1 1	1 8	2 10	5 1	25
0 17 7	1 2 4	1 7 7	1 12 4	1 5	2 3	3 11	7 2	30

AVERAGE ANNUAL										
NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.							
			Age at entry.							
			20		30		40		50	
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Scot. Union & Nat. ... (1824) Policies share in profits from the commencement. BONUS VESTS at declaration. INTERIM BONUS.—See note p. 152. ENDOWMENT BONUS.— Same as whole life.	1899	5 8 or more }	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	0 12 0	
	1904 & 1909	Any No.	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	
	1914	...	See	note	page	152.				
	1908	5 10 15 20 25 30 35 40	1 14 0 1 15 9 1 18 8 2 1 11 2 5 62 2 9 32 2 13 42 2 17 11	0 14 0 0 15 9 0 18 8 1 11 2 5 62 5 9 32 9 42 13 4 17 11 2	0 14 0 0 15 9 0 18 8 1 11 2 5 62 5 9 32 9 42 13 4 17 11 2	0 14 0 0 15 9 0 18 8 1 11 2 5 62 5 9 32 9 42 13 4 17 11 2	0 14 0 0 15 9 0 18 8 1 11 2 5 62 5 9 32 9 42 13 4 17 11 2	0 14 0 0 15 9 0 18 8 1 11 2 5 62 5 9 32 9 42 13 4 17 11 2	0 14 0 0 15 9 0 18 8 1 11 2 5 62 5 9 32 9 42 13 4 17 11 2	
Scottish Widows' ... (1815)  Policies share in profits from the commencement. BONUS VESTS after one pre- mium. INTERIM BONUS.—£1 14s. % compound. ENDOWMENT BONUS.—Same as whole life. Cash Values and Reduction of Pre- miums do not apply to Endowments.	1913	5 10 15 20 25 30 35 40	1 14 0 1 16 10 2 0 02 2 3 22 2 6 10 2 10 10 2 15 22 2 19 72	0 14 0 0 16 10 02 0 02 3 22 3 6 10 2 10 10 2 15 22 15 19 72 19	0 14 0 0 16 10 02 0 02 3 22 3 6 10 2 10 10 2 15 22 15 19 72 19	0 14 0 0 16 10 02 0 02 3 22 3 6 10 2 10 10 2 15 22 15 19 72 19	0 14 0 0 16 10 02 0 02 3 22 3 6 10 2 10 10 2 15 22 15 19 72 19	0 14 0 0 16 10 02 0 02 3 22 3 6 10 2 10 10 2 15 22 15 19 72 19		
	1900	Any No.	1 5 0	1 5 0	1 5 0	1 5 0	1 5 0	1 5 0	1 5 0	
	1905	...	No profits divided							
	1910	Any No.	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	1 10 0	
	1915	...	Declaration postponed, surplus							
	Star (1843) ...  Policies share in profits from the commencement. BONUS VESTS on declaration INTERIM BONUS.—See note below. ENDOWMENT BONUS.—Same as whole life.	*1913	1 2	1 10 0 1 10 0	0 1 10 0 0 1 10 0	0 1 10 0 0 1 10 0	0 1 10 0 0 1 10 0	0 1 10 0 0 1 10 0	0 1 10 0 0 1 10 0	
*1914		1 2 3	1 10 0 1 10 0 1 10 0	0 1 10 0 0 1 10 0 0 1 10 0	0 1 10 0 0 1 10 0 0 1 10 0	0 1 10 0 0 1 10 0 0 1 10 0	0 1 10 0 0 1 10 0 0 1 10 0	0 1 10 0 0 1 10 0 0 1 10 0		
*1915		...	See	note	below.					

## BONUSES—CONTINUED.

CASH BONUSES.								PERMANENT REDUCTION OF PREMIUM.								No. of years in force.				
Age at entry.								Age at entry.												
20		30		40		50		20		30		40		50						
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	s.	d.	s.	d.					
}	OM.		Select	4½ per	cent.				value.							5 8 } or more.				
				See	note			page	152.							Any No.				
																...				
0	8	6	0	10	11	0	14	0	0	17	8	0	5	0	7	0	11	1	5	5
0	10	1	0	13	0	0	16	7	1	0	9	0	7	0	9	1	2	1	11	16
0	12	5	0	15	11	1	0	2	1	4	10	0	8	1	0	1	7	2	8	15
0	15	3	0	18	4	1	4	4	1	9	6	0	11	1	5	2	3	3	10	20
0	18	8	1	3	8	1	9	2	1	14	6	1	3	1	11	3	2	5	6	25
1	2	10	1	8	7	1	14	7	1	19	11	1	8	2	7	4	6	8	1	30
1	7	9	1	14	3	2	0	6	...	...	...	2	3	3	8	6	6	...	...	35
1	13	7	2	0	8	2	7	0	...	...	...	3	1	5	3	...	...	...	...	40
0	8	6	0	10	11	0	14	0	0	17	8	0	5	0	7	0	11	1	5	5
0	10	5	0	13	5	0	17	1	1	1	4	0	7	0	10	1	3	2	0	10
0	12	10	0	16	5	1	0	10	1	5	8	0	9	1	1	1	8	2	9	15
0	15	8	1	0	0	1	5	1	1	10	4	0	11	1	5	2	4	3	11	20
0	19	3	1	4	4	1	10	1	1	15	6	1	3	1	11	3	3	5	8	25
1	3	6	1	9	6	1	15	8	2	1	2	1	8	2	8	4	7	8	4	30
1	8	9	1	15	5	2	1	11	2	7	1	2	4	3	10	6	8	12	4	35
1	14	7	2	1	10	2	8	3	2	12	11	3	2	5	5	9	9	...	...	40
									Not	stated										Any No.
									No pro	fits di	vided.									...
									Not	stated										Any No.
carried			for	ward.																...
			Not	stated.										Not	stated					...
			Not	stated.										Not	stated					...
			Not	stated.										Not	stated					...
			Not	stated.										Not	stated					...
									See	note	below.									...



AVERAGE ANNUAL														
NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.											
			Age at entry.											
			20		30		40		50					
			£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Sun (1810) ... ..	1906	5	1	1	2	1	2	0	1	3	7	1	7	10
		10	1	9	0	1	13	5	1	18	0	2	8	7
		15*	1	6	0	1	10	0	1	15	0	2	6	5
		20*	1	6	7	1	10	7	1	16	5	2	9	10
		25*	1	7	0	1	11	5	1	19	0	2	14	0
		30*	1	7	5	1	12	10	2	1	10	2	19	2
		35*	1	8	7	1	14	10	2	5	5	3	4	0
		40*	1	9	5	1	17	2	2	9	2	3	6	7
All Policies in force are entitled to share in profits. BONUS VESTS immediately. INTERIM BONUS.—Claims by survivorship full rate last declared; claims by death four-fifths of rate last declared. ENDOWMENT BONUS.—Same as whole life.	1911	5	1	8	10	1	10	10	1	14	0	1	19	2
		10	1	10	5	1	13	2	1	17	7	2	7	2
		15	1	10	5	1	13	7	1	19	2	2	9	7
		20*	1	7	7	1	11	2	1	16	5	2	6	10
		25*	1	8	5	1	12	5	1	18	5	2	10	0
		30*	1	9	2	1	14	0	2	0	10	2	14	5
		35*	1	10	5	1	15	7	2	3	7	2	19	7
		40*	1	11	7	1	17	7	2	6	5	3	4	5
	1916	...	Surplus carried forward.											
Sun of Canada (1865) Policies share in surplus five years from date of issue and at five-yearly intervals thereafter. BONUS VESTS after five years. INTERIM BONUS.—Nil. ENDOWMENT BONUS.— See p. 159.	1914	5	1	4	7	1	4	0	1	4	0	1	6	2
		10	1	6	2	1	6	2	1	7	0	1	10	2
		15	1	7	7	1	8	0	1	9	7	1	13	5
		20	1	9	0	1	9	10	1	12	0	1	16	5
		25	1	10	5	1	11	7	1	14	2	1	18	10
United King. Prov.... (1840)	1905 Gen. Sect.	5	1	15	0	1	15	0	1	15	0	1	15	0
		10	1	18	0	1	18	0	1	18	0	1	18	0
		15	2	1	0	2	1	0	2	1	0	2	1	0
		20	2	4	5	2	4	5	2	4	5	2	4	5
		25	2	7	7	2	8	0	2	8	5	2	9	0
		30	2	10	5	2	11	2	2	11	10	2	13	2
	1905 Temp. Sect.	5	2	2	0	2	2	0	2	2	0	2	2	0
		10	2	6	2	2	6	2	2	6	2	2	6	2
		15	2	10	10	2	10	10	2	10	10	2	10	10
		20	2	16	10	2	16	10	2	16	10	2	16	10
		25	3	1	5	3	2	2	3	2	7	3	3	5
		30	3	6	10	3	8	0	3	9	10	3	11	10

## BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.	
} Appr	oximate	ly full	Hm 4	per cent. value.				5
								10
								15
								20
								25
								30
} Appr	oximate	ly full	Om 4	per cent. select value.				35
								40
								5
								10
								15
								20
Surplus carried forward.								25
0 8 10	0 10 2	0 12 2	0 16 2	1 11	2 3	2 8	3 7	5
0 10 2	0 12 2	0 15 2	1 0 2	2 3	2 8	3 4	4 7	10
0 11 10	0 14 5	0 18 2	1 4 2	2 7	3 2	4 1	5 8	15
0 13 7	0 16 10	1 1 5	1 8 0	3 0	3 8	4 10	6 10	20
0 15 10	0 19 5	1 4 7	1 11 10	3 5	4 4	5 9	8 3	25
				†	†	†	†	
0 9 0	0 10 5	0 12 7	0 16 7	1 11	2 3	2 9	3 9	5
0 10 5	0 12 7	0 15 7	1 0 10	2 3	2 9	3 5	4 9	10
0 12 0	0 14 7	0 18 7	1 4 7	2 7	3 3	4 2	5 9	15
0 13 9	0 17 0	1 1 7	1 8 5	3 0	3 9	5 0	6 11	20
0 15 10	0 19 7	1 4 10	1 12 0	3 5	4 5	5 10	8 5	25
} Full			Hm 4	per cent. value.				5
								10
								15
								20
								25
								30
} Full			Hm 4	per cent. value.				5
								10
								15
								20
								25
								30

# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation.	No. of years in force.	REVERSIONARY BONUSES.			
			Age at entry.			
			20	30	40	50
United King. Prov.... (cont.)  Policies share in profits after payment of one year's premium. BONUS VESTS immediately in event of death. INTERIM BONUS.—Temperance, £1 2s. 6d. % (simple). General, £1 % (simple). ENDOWMENT BONUS.—Temperance Section: Policies of 25 years' term and upwards, £1 1s. % simple; policies of less than 25 years' term and all General Section policies, £1 % simple.	1910 Gen. Sect.	5	£ s. d.	£ s. d.	£ s. d.	£ s. d.
		10	1 15 0	1 15 0	1 15 0	1 15 0
		15	1 18 0	1 18 0	1 18 0	1 18 0
		20	2 1 5	2 1 5	2 1 5	2 1 5
		25	2 4 5	2 4 5	2 4 5	2 4 5
		30	2 8 5	2 8 5	2 8 5	2 8 5
	1910 Temp. Sect.	5	2 11 10	2 12 2	2 12 2	2 14 7
		10	2 2 0	2 2 0	2 2 0	2 2 0
		15	2 6 5	2 6 5	2 6 5	2 6 5
		20	2 11 0	2 11 0	2 11 0	2 11 0
		25	2 16 2	2 16 2	2 16 2	2 16 2
		30	3 2 7	3 2 7	3 2 7	3 2 7
	1915 Gen. Sect.	5	3 8 7	3 9 5	3 10 0	3 11 2
		10 or more	1 0 0	1 0 0	1 0 0	1 0 0
		10 or more	1 2 6	1 2 6	1 2 6	1 2 6
University (1825) ...	1905	5				
		10				
		15				
		20	2 5 0	2 5 0	2 5 0	2 5 0
		25				
		30				
	1910 and 1915	5				
		10				
		15				
		20	1 10 0	1 10 0	1 10 0	1 10 0
		25				
		30				
	1908 to 1913	5				
		10				
		15				
Wesleyan & Gen. (1841)	1908 to 1913	5	1 12 0	1 12 0	1 12 0	1 12 0
		10				
		15				
		20				
		25				
		30				
	1908 to 1913	5				
		10				
		15				

# BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.	
}			Not	stated				5
								10
								15
								20
								25
								30
}			Not	stated				5
								10
								15
								20
								25
								30
}			Not	stated				5
								10 or more.
								5
				Not	stated			10 or more
0 11 5	0 14 3	0 18 0	1 2 8	0 7 0	0 10 0	1 2 1	1 10 0	5
0 12 9	0 16 0	1 0 3	1 5 3	0 9 1	1 0 1	1 6 2	2 3 3	10
0 14 3	0 18 0	1 2 8	1 7 10	0 10 1	1 2 1	1 10 2	2 10 0	15
0 16 0	1 0 3	1 5 3	1 10 4	1 0 1	1 6 2	2 3 3	3 8 8	20
0 18 0	1 2 8	1 7 10	1 12 9	1 2 1	1 10 2	2 10 4	4 9 9	25
1 0 3	1 5 3	1 10 4	1 14 5	1 6 2	2 3 3	3 8 5	5 8 8	30
1 2 8	1 7 10	1 12 9	1 16 7	1 10 2	2 10 4	4 9 7	7 7 7	35
1 5 3	1 10 4	1 14 5	1 18 5	2 3 3	3 8 5	5 8 10	2 2 2	40
0 7 7	0 9 6	0 12 0	0 15 1	0 5 0	0 7 0	0 10 1	1 2 2	5
0 8 6	0 10 8	0 13 6	0 16 10	0 6 0	0 8 1	1 0 1	1 6 6	10
0 9 6	0 12 0	0 15 1	0 18 7	0 7 0	0 10 1	1 2 1	1 11 1	15
0 10 8	0 13 6	0 16 10	1 0 3	0 8 1	1 0 1	1 6 2	2 5 5	20
0 12 0	0 15 1	0 18 7	1 1 10	0 10 1	1 2 1	1 11 3	3 2 2	25
0 13 6	0 16 10	1 0 3	1 2 11	1 0 1	1 6 2	2 5 3	3 10 0	30
0 15 1	0 18 7	1 1 10	1 4 5	1 2 1	1 11 3	3 2 5	5 1 1	35
0 16 10	1 0 3	1 2 11	1 5 7	1 6 2	2 5 3	3 10 6	9 9 9	40
Not stated				0 5 0	0 7 0	0 11 1	1 5 5	5
				0 6 0	0 9 1	1 1 1	1 9 1	10
				0 7 0	0 11 1	1 5 2	2 4 4	15
				0 9 1	1 1 1	1 9 3	2 2 2	20
				0 11 1	1 5 2	2 4 4	3 3 3	25
				1 1 1	1 9 3	3 2 5	8 8 8	30
				1 5 2	2 4 4	3 7 6	6 6 6	35

# AVERAGE ANNUAL

NAME OF OFFICE. Date of Formation.	Date of Valuation	No. of years in force.	REVERSIONARY BONUSES.			
			Age at entry.			
			20	30	40	50
Wesleyan & Gen. ... (cont.) BONUSES are allotted to all policies two years in force at date of valuation, and vest immediately on allotment. INTERIM BONUS.—Two-thirds rate declared in 1914. ENDOWMENT BONUS.—Same as whole life.	1914	5	£ s. d.	£ s. d.	£ s. d.	£ s. d.
		10				
		15				
		20	1 6 0	1 6 0	1 6 0	1 6 0
		25				
		30				
		35				
	1915 and 1916	...	Surplus carried forward.			
Yorkshire ... (1824)  Old Series.  All Policies in force share in distribution. BONUS VESTS after three years' premiums. INTERIM BONUS.—Full rate on survivorship, two-thirds rate by death. ENDOWMENT BONUS.—See p. 159.	1910 New Series.	5	1 6 10	1 6 10	1 6 10	1 7 7
		10	1 7 7	1 8 0	1 8 5	1 9 7
		15	1 8 10	1 9 7	1 10 0	1 12 0
		20	1 8 10	1 11 2	1 12 5	1 13 2
		25	1 10 5	1 13 2	1 14 10	1 16 5
		30	1 12 0	1 15 2	1 16 10	1 19 7
	Old Series.	35	1 13 7	1 17 2	1 19 2	2 2 5
		40	1 14 10	1 18 10	2 1 2	2 4 10
		45	1 16 5	2 0 10	2 3 7	...
	1915 New Series.	5	1 6 10	1 6 10	1 6 10	1 7 7
		10	1 7 7	1 8 0	1 8 5	1 9 7
		15	1 8 10	1 9 7	1 10 0	1 12 0
		20	1 10 0	1 11 2	1 12 5	1 14 5
	Old Series.	25	1 10 5	1 13 2	1 14 10	1 16 5
		30	1 12 0	1 15 2	1 16 10	1 19 7
		35	1 13 7	1 17 2	1 19 2	2 2 5
		40	1 14 10	1 18 10	2 1 2	2 4 10
		45	1 16 5	2 0 10	2 3 7	...
		50	1 18 5	2 10 2	2 6 0	...

# BONUSES—CONTINUED.

CASH BONUSES.				PERMANENT REDUCTION OF PREMIUM.				No. of years in force.
Age at entry.				Age at entry.				
20	30	40	50	20	30	40	50	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	s. d.	
0 6 4	0 8 0	0 10 1	0 12 8	0 4	0 6	0 8	1 0	5
0 7 2	0 9 0	0 11 4	0 14 1	0 5	0 7	0 10	1 4	10
0 8 0	0 10 1	0 12 8	0 15 6	0 6	0 8	1 0	1 8	15
0 9 0	0 11 4	0 14 1	0 16 10	0 7	0 10	1 4	2 2	20
0 10 1	0 12 8	0 15 6	0 18 2	0 8	1 0	1 8	2 10	25
0 11 4	0 14 1	0 16 10	0 19 0	0 10	1 4	2 2	4 0	30
0 12 8	0 15 6	0 18 2	1 0 0	1 0	1 8	2 10	5 10	35
Surplus	carried	forward	d.	...	...	...	...	...
0 7 1	0 8 10	0 11 2	0 14 4	0 5	0 6	0 9	1 3	5
0 8 2	0 10 5	0 13 2	0 17 1	0 5	0 8	1 0	1 8	10
0 9 6	0 12 4	0 15 7	1 0 5	0 7	0 10	1 4	2 4	15
0 10 8	0 14 6	0 18 9	1 3 1	0 8	1 1	1 10	3 3	20
0 12 8	0 17 3	1 2 2	1 7 4	0 10	1 6	2 7	4 10	25
0 14 11	1 0 4	1 5 8	1 11 10	1 2	2 0	3 7	7 1	30
0 17 6	1 3 9	1 9 5	1 15 9	1 6	2 9	5 2	10 0	35
1 0 1	1 7 0	1 12 11	1 19 3	2 0	3 10	7 4	14 10	40
1 3 3	1 10 7	1 16 9	...	2 8	5 5	10 3	...	45
0 7 1	0 8 10	0 11 2	0 14 4	0 5	0 6	0 9	1 3	5
0 8 2	0 10 5	0 13 2	0 17 1	0 5	0 8	1 0	1 8	10
0 9 6	0 12 4	0 15 7	1 0 5	0 7	0 10	1 4	2 4	15
0 11 2	0 14 6	0 18 6	1 4 0	0 8	1 1	1 10	3 5	20
0 12 8	0 17 6	1 2 0	1 7 0	0 10	1 6	2 7	4 9	25
0 14 11	1 0 4	1 5 8	1 11 4	1 2	2 0	3 7	7 0	30
0 17 6	1 3 9	1 9 5	1 15 5	1 6	2 9	5 2	9 10	35
1 0 1	1 7 0	1 12 11	1 19 3	2 0	3 10	7 4	14 10	40
1 3 3	1 10 7	1 16 9	...	2 8	5 5	10 3	...	45
1 6 9	1 14 3	2 0 3	...	3 9	7 8	15 3	...	50

## NOTES TO BONUSSES.

**Abstainers and General.**—The same rate of bonus is given in both General and Temperance sections, but the premiums in the latter are less than those charged in the General section.

**Alliance.**—Policies issued on and after January 1st, 1894, form a New Series participating under the Uniform Compound Reversionary Bonus system, and these are marked \*.

**City Life.**—Under the new system (1912) the bonus is only allotted to policies becoming claims, by death or maturity, during the present quinquennium and is in respect of each year of assurance since Jan. 1st, 1908. In the Industrial Branch, policies must be 5 years in force.

**Commercial Union.**—In September, 1908, the rates of premiums were revised and the bonus system was also revised in respect of policies issued under the new tables. The bonuses here given are those which will be allotted to policies issued under the new tables, provided the 1907 and 1912 rate of profit is maintained. The rates of bonus apply to policies in respect of which all bonuses previously declared remain attached as reversionary bonuses.

**Co-operative.**—Previous to 1910 the only policies issued were under the Deferred Bonus system. The premium rates have now been revised, and policies under the new tables will in future receive ordinary reversionary bonuses.

**Eagle.**—The bonus system has recently been revised, so that all with-profit policies effected subsequently to August 31st, 1910, when the old series was closed, will rank for bonus on the simple reversionary plan, uniform for all ages and duration of assurance.

**Edinburgh.**—At December 31st, 1912, a new participating series was started. In future, valuations will be made annually and bonuses under the New Series will be equal at all ages, vesting immediately on declaration.

**Manufacturers'.**—Cash settlements allotted in 1916 to Accumulation Policies of £100:—  
ABSTAINERS' SECTION—Accumulation period, 20 years: Whole Life, age 20 £13 10s.; age 30, £15. 20 Payment Life, age 20, £12 6s.; age 30, £15 8s. Endowment, 20 years, age 20, £21 14s.

GENERAL SECTION—Accumulation period, 15 years: 20 Payment Life, age 20, £28 14s.; Endowment, 15 years, age 20, £17. Accumulation period, 20 years: Whole Life, age 20, £11 2s.; age 30, £12 8s. 20 Payment Life, age 20, £11 4s.; age 30, £13 14s.; age 40, £17 14s. Endowment, 20 years, age 20, £19 14s.; age 30, £20 6s.

**Metropolitan.**—Reduction commences after fifth premium. INTERIM BONUS.—Annual Valuation. ENDOWMENT ABATEMENT.—Same as whole life. According to 1914 results new entrants will probably find their 6th premium reduced by 37%. The following reductions have been declared for the year ending 4th April, 1917:—  
1st Series (opened in 1835) after first five years, 40 per cent., for 1916, 79 per cent.

2nd	"	"	"	1867	"	"	"	43	"	"	"	64	"
3rd	"	"	"	1879	"	"	"	36	"	"	"	49	"
4th	"	"	"	1895	"	"	"	32	"	"	"	39	"
5th	"	"	"	1913	"	"	"	...	"	"	"	34	"

**Scottish Provident.**—WHOLE LIFE POLICIES share in profits when the premiums, if accumulated at 4 per cent., would amount to the sum assured. At age 40 at entry, a policy would complete the accumulation period in 21 years 10 months. First bonuses are allotted in anticipation at the investigation preceeding the completion of the accumulation period, and the second (vested) bonus at the investigation following. Policies opened at age 40 at entry and sharing a first time were allotted bonuses of £18 to £23 10s. per cent., according to class and duration. Policies which had participated previously had a uniform addition of £7 10s. per cent. for the five years.

**Scottish Union and National.**—The declaration of profits as at December 31st, 1914, has been postponed until the end of the year following the year in which peace is concluded. An interim bonus of £1 per cent. per annum will be allowed in respect of Early Bonus Policies which become claims before such declaration for each full year's premium paid subsequent to December 31st, 1909.

## BONUSES DECLARED ON ENDOWMENT ASSURANCES

as at the latest Valuation, when this varies from the bonus allotted to Whole Life policies.

### \*AUSTRALIAN MUTUAL PROVIDENT.—1916 Valuation.

Years in Force.		PAYABLE AT AGE 60.																						
		REVERSIONARY.								CASH.														
		Age at Entry.								Age at Entry.														
		20		30		40		50		20		30		40		50								
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.						
1	1	0	0	1	0	0	1	0	0	1	0	0	...	...	...	...	...	...						
2	1	2	0	1	2	0	1	2	0	1	2	0	0	6	0	8	1	0	11	10	15	10		
3	1	4	0	1	4	0	1	4	0	1	4	0	0	6	9	0	9	1	0	12	6	0	18	0
4	1	6	0	1	6	0	1	6	0	1	6	0	0	7	6	0	10	2	0	14	1	1	0	3
5	1	6	0	1	6	0	1	6	0	1	6	0	0	7	9	0	10	5	0	14	7	1	1	0
10	1	14	0	1	14	0	1	14	0	1	14	0	0	11	9	0	16	1	1	2	9	1	14	0
15	1	16	0	1	16	0	1	16	0	...	...	...	0	14	5	1	0	2	1	9	2	...	...	...
*20	1	16	0	1	14	0	1	14	0	...	...	...	0	17	0	1	2	9	1	14	0	...	...	...
25	1	14	0	1	14	0	...	...	...	...	...	...	0	19	0	1	7	7	...	...	...	...	...	...
30	1	14	0	1	14	0	...	...	...	...	...	...	1	2	9	1	14	0	...	...	...	...	...	...

Years in Force.		PAYABLE AT AGE 60.								Years in Force.		PAYABLE AT AGE 60.							
		REDUCTION OF PREMIUM.				REDUCTION OF PREMIUM.													
		Age at Entry.				Age at Entry.													
		20		30		40		50				20		30		40		50	
	s.	d.	s.	d.	s.	d.	s.	d.		s.	d.	s.	d.	s.	d.	s.	d.		
1	...	...	...	...	...	...	...	...	10	0	8	1	2	2	10	...	...		
2	0	3	0	6	0	11	2	4	15	0	11	1	10	6	6	...	...		
3	0	4	0	7	1	0	3	0	*20	1	3	2	10	...	...	...	...		
4	0	5	0	8	1	2	3	10	25	1	9	6	2	...	...	...	...		
5	0	5	0	8	1	4	4	8	30	2	10	...	...	...	...	...	...		

\* Present series began Jan. 1st, 1901.

### CLERICAL, MEDICAL AND GENERAL.—1916 Valuation.

Years in Force.	PAYABLE AT AGE 60.											
	REVERSIONARY.						CASH.					
	Age at Entry.						Age at Entry.					
	20	30	40	20	30	40	20	30	40	20	30	40
5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
10	1 8 10	1 12 5	2 0 10	0 11 0	0 15 7	1 5 10	1 8 10	1 8 10	1 8 10	1 8 10	1 8 10	1 8 10
15	1 8 5	1 11 2	1 18 2	0 13 10	0 19 10	1 12 5	1 12 5	1 12 5	1 12 5	1 12 5	1 12 5	1 12 5
20	1 7 10	1 10 2	1 16 2	0 15 5	1 2 0	1 16 2	1 16 2	1 16 2	1 16 2	1 16 2	1 16 2	1 16 2



# COMMERCIAL UNION.—1912 Valuation.

## REVERSIONARY BONUSES

Years in Force.	PAYABLE IN							
	15 YEARS.				20 YEARS.			
	Age at Entry.				Age at Entry.			
	20	30	40	50	20	30	40	50
5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
10	2 9 2	2 10 7	2 11 10	2 13 5	2 0 10	2 2 5	2 3 7	2 6 0
15	2 8 7	2 10 2	2 11 7	2 14 0	1 19 2	2 0 10	2 2 7	2 6 0
20	2 11 10	2 13 7	2 15 7	2 18 10	1 18 10	2 0 7	2 3 0	2 7 7
25	...	...	...	...	2 1 7	2 3 7	2 6 5	2 12 5
CASH BONUSES.								
5	1 17 0	1 18 2	1 19 5	2 1 0	1 6 10	1 8 0	1 9 5	1 12 2
10	2 2 0	2 3 2	2 4 10	2 7 0	1 9 5	1 10 10	1 12 5	1 15 10
15	2 11 10	2 13 7	2 15 7	2 18 10	1 13 7	1 15 2	1 17 2	2 1 7
20	...	...	...	...	2 1 7	2 3 7	2 6 5	2 12 5

NEW SERIES ON THE BASIS OF THE 1907 & 1912 VALUATIONS.  
In September, 1908, the rates of premiums were revised, and the bonus system was also revised in respect of policies issued under the new tables. The following bonuses will be allotted to policies issued under the new tables, provided the 1907 and 1912 rate of cash bonus be maintained:—

## REVERSIONARY BONUSES.

Years in Force.	PAYABLE IN 15 YEARS.							
	REVERSIONARY.				CASH.			
	Age at Entry.				Age at Entry.			
	20	30	40	50	20	30	40	50
5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
10	2 11 2	2 11 7	2 13 0	2 16 0	1 18 5	1 19 0	2 0 2	2 3 0
15	2 11 7	2 12 2	2 13 7	2 17 2	2 4 7	2 5 2	2 6 5	2 9 10
20	2 11 12	2 12 7	2 14 0	2 17 10	2 11 7	2 12 2	2 14 0	2 17 10

Years in Force.	PAYABLE IN							
	20 YEARS.				25 YEARS.			
	Age at Entry.				Age at Entry.			
	20	30	40	50	20	30	40	
5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
10	2 1 10	2 2 7	2 4 2	2 8 2	1 16 7	1 17 7	1 19 10	
15	2 2 7	2 3 2	2 5 5	2 10 2	1 17 5	1 18 5	2 1 2	
20	2 2 10	2 3 10	2 6 2	2 12 0	1 18 0	1 19 2	2 2 5	
25	2 3 0	2 4 0	2 6 5	2 12 7	1 18 5	1 19 10	2 3 5	
30	...	...	...	...	1 18 5	2 0 0	2 3 10	
CASH BONUSES.								
5	1 7 7	1 8 2	1 9 10	1 13 10	1 1 2	1 2 2	1 4 2	
10	1 12 0	1 12 7	1 14 7	1 19 2	1 4 7	1 5 7	1 8 2	
15	1 17 0	1 17 10	2 0 0	2 5 5	1 8 7	1 9 10	1 12 7	
20	2 3 0	2 4 0	2 6 5	2 12 7	1 13 2	1 14 7	1 17 10	
25	...	...	...	...	1 18 5	2 0 0	2 3 10	

## ENGLISH AND SCOTTISH LAW.—1910 Valuation.†

### REVERSIONARY BONUS.

Age at Entry.	YEARS IN FORCE.							
	5	10	15	20	25	30	35	40
Any Age.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
†	1 0 0	1 6 0	1 7 2	1 9 7	1 12 5	1 13 10	1 15 2	1 16 7

† The bonus was at the rate of £1 5s. per cent. compound, excluding the first year. The first year of assurance will not, however, in future be excluded.

‡ At the 1915 valuation, owing to abnormal conditions, surplus was carried forward and no bonus was declared.

## EQUITABLE, U.S.—1915 Valuation.

Term.	Years in Force.	REVERSIONARY.				CASH.			
		Age at Entry.				Age at Entry.			
		25	30	40	50	25	30	40	50
10 yrs.	5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
15 yrs.	5	1 11 0	1 13 0	1 19 0	2 7 0	1 6 8	1 8 9	1 13 10	2 0 8
20 yrs.	5	1 5 0	1 6 0	1 11 0	1 17 0	0 18 6	0 19 11	1 3 7	1 8 9
25 yrs.	5	1 18 0	1 19 0	2 1 0	2 5 0	1 12 11	1 13 6	1 15 5	1 19 1
30 yrs.	5	...	...	...	...	2 4 10	2 5 6	2 7 6	2 11 8
35 yrs.	5	1 2 0	1 4 0	1 8 0	1 14 0	0 14 6	0 15 8	0 18 8	1 3 4
40 yrs.	5	1 12 0	1 13 0	1 15 0	2 0 0	1 4 3	1 4 11	1 6 11	1 11 2
45 yrs.	5	1 18 0	1 18 0	2 1 0	2 6 0	1 12 6	1 13 2	1 15 4	1 19 10
50 yrs.	5	...	...	...	...	2 2 0	2 2 9	2 5 2	2 10 1

\* Dividends are shown on the 3 % basis up to and including the twentieth year whereas beyond the twentieth year they are on the 4 % basis.

# EQUITY AND LAW.—1914 Valuation.

Years in Force.	PAYABLE AT AGE 55.				PAYABLE AT AGE 60.			
	REVERSIONARY.		CASH.		REVERSIONARY.		CASH.	
	Age at Entry.		Age at Entry.		Age at Entry.		Age at Entry.	
	30	40	30	40	30	40	30	40
5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
10	1 10 0	2 0 0	0 14 5	1 7 2	1 10 0	1 14 0	0 12 10	0 19 7
15	1 12 0	2 4 0	0 18 5	1 16 0	1 10 0	1 18 0	0 14 10	1 6 0
20	1 14 0	2 6 0	1 3 2	...	1 12 0	1 18 0	0 18 5	1 11 2
25	1 16 0	...	1 9 7	...	1 14 0	2 0 0	1 3 2	...
30	...	...	...	...	1 14 0	...	1 8 0	...
35	...	...	...	...	1 18 0	...	...	...

Years in Force.	PAYABLE AT AGE 65.					
	REVERSIONARY.			CASH.		
	Age at Entry.			Age at Entry.		
	30	40	50	30	40	50
5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
10	1 10 0	1 12 0	2 2 0	0 11 7	0 16 5	1 9 2
15	1 10 0	1 14 0	2 6 0	0 13 2	1 0 0	1 18 0
20	1 10 0	1 16 0	2 8 0	0 15 2	1 4 10	...
25	1 12 0	1 18 0	...	0 18 10	1 11 2	...
30	1 14 0	1 18 0	...	1 3 7	...	...
35	1 16 0	...	...	1 9 7	...	...
40	1 18 0	...	...	...	...	...

# GRESHAM.—1910 Valuation.†

Years in Force.	AGE AT ENTRY 20.				AGE AT ENTRY 40.			
	REVERSIONARY BONUS.		CASH BONUS.		REVERSIONARY BONUS.		CASH BONUS.	
	All Periods.		Endowment Period.		All Periods.		Endowment Period.	
	25 yrs.	30 yrs.	35 yrs.		15 yrs.	20 yrs.	25 yrs.	
5	£ s. d.	s. d.	s. d.	s. d.	£ s. d.	s. d.	s. d.	s. d.
10	0 14 5	6 8	5 9	5 1	0 14 5	9 6	8 2	7 2
15	0 18 0	9 11	8 6	7 5	0 18 0	14 2	11 11	10 5
20	1 0 7	13 6	11 5	9 10	1 0 7	20 7	16 3	13 10
25	1 2 0	17 3	14 5	12 3	1 2 0	...	22 0	17 5
30	1 3 5	23 5	18 4	15 5	1 3 5	...	...	23 5
35	1 4 10	...	24 10	19 6	...	...	...	...
40	1 5 5	...	...	25 5	...	...	...	...

† At the 1914 valuation, owing to abnormal conditions, surplus was carried forward as a reserve against depreciation.

# GUARDIAN.—1914 Valuation.

## REVERSIONARY BONUS.

Years in Force.	PAYABLE AT AGE 50.				PAYABLE AT AGE 55.		
	Age at Entry.				Age at Entry.		
	20	25	30	35	20	25	30
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
5	1 5 2	1 3 7	1 6 5	1 12 0	1 7 2	1 4 9	1 3 2
10	1 9 2	1 8 0	1 11 7	1 18 9	1 10 5	1 8 5	1 7 7
15	1 12 9	1 12 5	1 17 2	2 5 7	1 13 7	1 12 5	1 12 5
20	1 16 5	1 16 9	2 2 5	...	1 16 9	1 16 0	1 16 9
25	2 0 0	2 1 7	...	...	2 0 0	2 0 0	2 1 7
30	2 4 0	...	...	...	2 3 2	2 3 7	...
35	...	...	...	...	2 6 9	...	...

Years in Force.	PAYABLE AT AGE 55.		PAYABLE AT AGE 60.				
	Age at Entry.		Age at Entry.				
	35	40	20	25	30	35	40
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
5	1 6 0	1 11 7	1 9 2	1 6 0	1 4 0	1 3 2	1 6 0
10	1 11 7	1 18 9	1 12 0	1 9 2	1 7 7	1 7 7	1 11 7
15	1 17 2	2 5 7	1 14 9	1 12 5	1 11 7	1 12 0	1 17 2
20	2 2 5	...	1 17 7	1 16 0	1 15 2	1 16 9	2 2 9
25	...	...	2 0 5	1 19 2	1 19 2	2 1 7	...
30	...	...	2 3 7	2 2 9	2 3 7	...	...
35	...	...	2 6 9	2 6 5	...	...	...
40	...	...	2 10 0	...	...	...	...

# LONDON ASSURANCE.—1910 Valuation.†

Years in Force.	15-YEAR ENDOWMENT.			20-YEAR ENDOWMENT.			25-YEAR ENDOWMENT.		
	Age at Entry.			Age at Entry.			Age at Entry.		
	20	30	40	20	30	40	20	30	40
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
5	2 12 7	2 13 2	2 14 10	1 19 7	2 0 5	2 2 5	1 14 10	1 16 0	1 18 5
10	2 6 2	2 6 10	2 8 5	1 14 10	1 15 7	1 17 7	1 10 10	1 12 0	1 14 10
15	...	...	...	1 10 10	1 11 7	1 13 7	1 7 2	1 8 5	1 11 2
20	...	...	...	...	...	...	1 4 0	1 5 2	1 7 7

† At the 1915 valuation bonus was £1 10s. % simple, the same as Whole Life.

# NATIONAL MUTUAL OF AUSTRALASIA.—1916 Valuation.

Years in Force.	PAYABLE AT AGE 60.							
	REVERSIONARY.				CASH.			
	Age at Entry.				Age at Entry.			
	20	30	40	50	20	30	40	50
5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
10	1 12 0	1 12 0	1 12 0	1 12 0	0 8 5	0 11 9	0 16 10	1 5 4
15	1 13 4	1 13 4	1 13 4	...	0 10 4	0 14 7	1 1 5	...
20	1 15 4	1 15 4	1 15 4	...	0 12 11	0 18 7	1 8 0	...

Years in Force.	REDUCTION OF PREMIUM.			
	Age at Entry.			
	20	30	40	50
5	s. d.	s. d.	s. d.	s. d.
10	0 7	1 0	1 10	6 0
15	0 9	1 4	3 0	...
20	1 1	2 0	6 7	...

## NEW YORK LIFE.—1915 Valuation.

Cash bonuses on 20-year endowment\* contribution annual dividend policies of £100:—

Years in Force.	AGE AT ENTRY.			
	20	30	40	50
2	£ s. d.	£ s. d.	£ s. d.	£ s. d.
3	0 10 4	0 12 4	0 15 2	0 19 5
4	0 11 2	0 13 3	0 16 1	1 0 4
5	0 12 1	0 14 2	0 17 0	1 1 3
6	1 2 8	1 5 2	1 8 9	1 14 9
7	0 14 0	0 16 0	0 18 11	1 3 2
8	0 15 2	0 17 0	0 19 11	1 4 2
9	0 16 3	0 18 1	1 0 11	1 5 3
10	1 0 2	1 0 11	1 2 6	1 5 11

\* Present series of policies issued in 1908, when premiums were changed.  
† Includes an extra cash bonus of 10 per cent. of the annual premium.

Reversionary additions allotted for each £10 of cash bonus:—

PARTICIPATING ENDOWMENT ASSURANCES.				
Attained Age.	Years to run.			
	5	10	15	20
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
25	11 8 10	12 19 10	14 12 5	16 6 2
30	11 8 10	12 19 7	14 12 0	16 5 0
35	11 8 10	12 19 5	14 11 5	16 3 5
40	11 8 10	12 19 0	14 10 2	16 0 7
45	11 8 7	12 18 5	14 8 2	15 15 7
50	11 8 5	12 17 2	14 4 7	15 8 0
55	11 8 0	12 15 5	13 19 2	14 17 0
60	11 7 7	12 12 5	13 11 5	...
65	11 6 7	12 8 0	13 1 5	...
70	11 5 2	12 2 0	12 10 0	...

## SUN OF CANADA.—1915 Valuation.

20-YEAR ENDOWMENT.

Years in Force.	REVERSIONARY.				CASH.			
	Age at Entry.				Age at Entry			
	20	30	40	50	20	30	40	50
5	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
10	1 2 5	1 3 0	1 3 5	1 5 0	0 14 10	0 15 2	0 15 10	0 17 5
15	1 8 7	1 9 2	1 9 7	1 11 2	1 1 7	1 2 0	1 2 7	1 4 2
20	1 13 7	1 14 2	1 14 7	1 16 9	1 11 2	1 9 7	1 10 0	1 11 5

## YORKSHIRE.—1915 Valuation.

REVERSIONARY BONUS.

Years in Force.	PAYABLE AT AGE 55.		PAYABLE AT AGE 60.	
	Age at Entry.		Age at Entry.	
	30	40	30	40
5	£ s. d.	£ s. d.	£ s. d.	£ s. d.
10	1 6 5	1 10 5	1 6 0	1 7 7
15	1 8 5	1 13 2	1 7 7	1 10 5
20	1 10 5	1 16 5	1 9 7	1 13 2
25	1 12 10	...	1 11 7	1 16 0
30	1 15 2	...	1 13 7	...



# RATES OF YEARLY PREMIUM FOR ASSURANCE

NAME.	21	22	23	24	25	26	27
Abst. & Gen. (Abst.)	£ 13 9 14 3	£ 14 10 1 15	£ 15 5 1 16	£ 16 2 1 17	£ 17 9 2 18	£ 18 6 3 19	£ 19 3 4 20
Abst. & Gen. (Gen.)	£ 16 11 1 18	£ 18 0 1 19	£ 19 2 0 20	£ 20 3 0 21	£ 21 4 0 22	£ 22 5 0 23	£ 23 6 0 24
Alliance	£ 2 0 9 2 1	£ 2 2 0 2 2	£ 2 3 0 2 3	£ 2 4 0 2 4	£ 2 5 0 2 5	£ 2 6 0 2 6	£ 2 7 0 2 7
Atlas	£ 2 0 6 2 1	£ 2 2 0 2 2	£ 2 3 0 2 3	£ 2 4 0 2 4	£ 2 5 0 2 5	£ 2 6 0 2 6	£ 2 7 0 2 7
Aust. Mut. Prov.	£ 1 18 5 1 19	£ 2 0 5 2 0	£ 2 1 5 2 1	£ 2 2 5 2 2	£ 2 3 5 2 3	£ 2 4 5 2 4	£ 2 5 5 2 5
Blackburn Phil. As.	£ 1 19 3 2 0	£ 2 2 1 1 2	£ 2 3 1 1 3	£ 2 4 1 1 4	£ 2 5 1 1 5	£ 2 6 1 1 6	£ 2 7 1 1 7
Britannic	£ 1 18 3 1 19	£ 2 2 0 1 2	£ 2 3 0 1 3	£ 2 4 0 1 4	£ 2 5 0 1 5	£ 2 6 0 1 6	£ 2 7 0 1 7
British Equitable	£ 1 18 10 1 19	£ 2 0 9 2 0	£ 2 1 8 2 1	£ 2 2 8 2 2	£ 2 3 8 2 3	£ 2 4 8 2 4	£ 2 5 8 2 5
British General	£ 2 0 4 2 1	£ 2 2 0 2 2	£ 2 3 0 2 3	£ 2 4 0 2 4	£ 2 5 0 2 5	£ 2 6 0 2 6	£ 2 7 0 2 7
British Legal	£ 1 19 1 2 0	£ 2 1 1 2 1	£ 2 2 1 2 2	£ 2 3 1 2 3	£ 2 4 1 2 4	£ 2 5 1 2 5	£ 2 6 1 2 6
British Life	£ 1 18 6 1 19	£ 2 0 6 2 0	£ 2 1 6 2 1	£ 2 2 6 2 2	£ 2 3 6 2 3	£ 2 4 6 2 4	£ 2 5 6 2 5
Caledonian	£ 2 0 2 2 1	£ 2 1 0 2 1	£ 2 2 0 2 2	£ 2 3 0 2 3	£ 2 4 0 2 4	£ 2 5 0 2 5	£ 2 6 0 2 6
*Caledonian	£ 1 16 7 1 17	£ 2 1 18 2 1	£ 2 2 18 3 1	£ 2 3 18 4 1	£ 2 4 18 5 1	£ 2 5 18 6 1	£ 2 6 18 7 1
Canada Life	£ 1 18 9 1 19	£ 2 0 8 2 0	£ 2 1 8 2 1	£ 2 2 8 2 2	£ 2 3 8 2 3	£ 2 4 8 2 4	£ 2 5 8 2 5
Century	£ 2 2 5 2 2	£ 2 11 2 3 6	£ 2 12 3 6 4	£ 2 13 4 6 5	£ 2 14 5 6 6	£ 2 15 6 6 7	£ 2 16 7 6 8
City Life	£ 1 14 5 1 15	£ 2 1 16 3 1 17	£ 2 2 17 4 1 18	£ 2 3 18 5 1 19	£ 2 4 19 6 1 20	£ 2 5 20 7 1 21	£ 2 6 21 8 1 22
Clergy Mutual	£ 1 16 0 1 17	£ 2 0 18 0 1 19	£ 2 1 19 0 2 20	£ 2 2 20 0 3 21	£ 2 3 21 0 4 22	£ 2 4 22 0 5 23	£ 2 5 23 0 6 24
Clerical, Med. & Gen	£ 2 0 0 2 0	£ 2 11 2 1 10	£ 2 2 12 2 11	£ 2 3 13 2 12	£ 2 4 14 2 13	£ 2 5 15 2 14	£ 2 6 16 2 15
Colonial Mutual	£ 1 18 4 1 19	£ 2 0 4 2 0	£ 2 1 4 2 1	£ 2 2 4 2 2	£ 2 3 4 2 3	£ 2 4 4 2 4	£ 2 5 4 2 5
Commercial Union	£ 1 18 10 1 19	£ 2 0 7 2 0	£ 2 1 7 2 1	£ 2 2 7 2 2	£ 2 3 7 2 3	£ 2 4 7 2 4	£ 2 5 7 2 5
Confederation Life	£ 1 18 10 1 19	£ 2 0 8 2 0	£ 2 1 8 2 1	£ 2 2 8 2 2	£ 2 3 8 2 3	£ 2 4 8 2 4	£ 2 5 8 2 5
Co-operative	£ 1 18 1 1 18	£ 2 1 18 1 1 19	£ 2 2 19 2 0 20	£ 2 3 20 3 0 21	£ 2 4 21 4 0 22	£ 2 5 22 5 0 23	£ 2 6 23 6 0 24
*Co-operative	£ 1 13 11 1 14	£ 2 1 15 6 1 16	£ 2 2 16 7 1 17	£ 2 3 17 8 1 18	£ 2 4 18 9 1 19	£ 2 5 19 10 1 20	£ 2 6 20 11 1 21
Eagle & Brit. Dom	£ 1 18 5 1 19	£ 2 0 4 2 0	£ 2 1 4 2 1	£ 2 2 4 2 2	£ 2 3 4 2 3	£ 2 4 4 2 4	£ 2 5 4 2 5
†Edinburgh	£ 1 17 8 1 18	£ 2 0 7 2 0	£ 2 1 7 2 1	£ 2 2 7 2 2	£ 2 3 7 2 3	£ 2 4 7 2 4	£ 2 5 7 2 5
English & Scot. Law	£ 1 18 1 1 18	£ 2 1 19 1 1 19	£ 2 2 20 2 0 20	£ 2 3 21 3 0 21	£ 2 4 22 4 0 22	£ 2 5 23 5 0 23	£ 2 6 24 6 0 24
Equitable	£ 2 4 5 2 5	£ 2 6 3 2 6	£ 2 7 3 2 7	£ 2 8 3 2 8	£ 2 9 3 2 9	£ 2 10 3 2 10	£ 2 11 3 2 11
Equitable (U.S.)	£ 1 19 3 2 0	£ 2 1 12 0 2 1	£ 2 2 13 0 3 2	£ 2 3 14 0 4 3	£ 2 4 15 0 5 4	£ 2 5 16 0 6 5	£ 2 6 17 0 7 6
†Equity and Law	£ 2 0 7 2 1	£ 2 1 12 1 2 1	£ 2 2 13 1 3 2	£ 2 3 14 1 4 3	£ 2 4 15 1 5 4	£ 2 5 16 1 6 5	£ 2 6 17 1 7 6
†Friends' Provident	£ 1 17 11 1 18	£ 2 0 19 10 1 19	£ 2 1 20 11 0 20	£ 2 2 21 12 0 21	£ 2 3 22 13 0 22	£ 2 4 23 14 0 23	£ 2 5 24 15 0 24
General Accident	£ 2 0 2 2 1	£ 2 0 2 1 10	£ 2 1 2 2 11	£ 2 2 2 3 12	£ 2 3 2 4 13	£ 2 4 2 5 14	£ 2 5 2 6 15
General Life	£ 2 0 0 2 0	£ 2 1 0 2 1	£ 2 2 0 2 2	£ 2 3 0 2 3	£ 2 4 0 2 4	£ 2 5 0 2 5	£ 2 6 0 2 6
†Gresham	£ 1 18 9 1 19	£ 2 0 6 2 0	£ 2 1 6 2 1	£ 2 2 6 2 2	£ 2 3 6 2 3	£ 2 4 6 2 4	£ 2 5 6 2 5
Guardian	£ 1 18 2 1 19	£ 2 0 2 0 2	£ 2 1 2 0 3	£ 2 2 2 0 4	£ 2 3 2 0 5	£ 2 4 2 0 6	£ 2 5 2 0 7
Hearts of Oak (Gen.)	£ 1 19 0 1 19	£ 2 0 10 2 0 9	£ 2 1 11 2 1 10	£ 2 2 12 2 2 11	£ 2 3 13 2 3 12	£ 2 4 14 2 4 13	£ 2 5 15 2 5 14
„ „ (Abst.)	£ 1 17 1 1 17	£ 2 0 18 1 1 18	£ 2 1 19 2 0 19	£ 2 2 20 3 0 20	£ 2 3 21 4 0 21	£ 2 4 22 5 0 22	£ 2 5 23 6 0 23
Law Integrity	£ 1 18 9 1 19	£ 2 0 9 2 0	£ 2 1 10 2 1	£ 2 2 11 2 2	£ 2 3 12 2 3	£ 2 4 13 2 4	£ 2 5 14 2 5
†Law Union & Rock	£ 1 18 6 1 19	£ 2 0 6 2 0	£ 2 1 6 2 1	£ 2 2 6 2 2	£ 2 3 6 2 3	£ 2 4 6 2 4	£ 2 5 6 2 5
†Legal and General	£ 2 1 2 2 2	£ 2 1 2 3 1	£ 2 2 2 4 2	£ 2 3 2 5 3	£ 2 4 2 6 4	£ 2 5 2 7 5	£ 2 6 2 8 6
Life Asso. of Scotlnd	£ 1 19 3 2 0	£ 2 0 3 2 1	£ 2 1 3 2 2	£ 2 2 3 2 3	£ 2 3 3 2 4	£ 2 4 3 2 5	£ 2 5 3 2 6
*Life Asso. of Scot.	£ 1 13 2 1 13	£ 2 1 14 3 1 14	£ 2 2 15 4 1 15	£ 2 3 16 5 1 16	£ 2 4 17 6 1 17	£ 2 5 18 7 1 18	£ 2 6 19 8 1 19
†Lpool & Lon & Globe	£ 2 0 4 2 1	£ 2 3 2 2 2	£ 2 4 2 3 3	£ 2 5 2 4 4	£ 2 6 2 5 5	£ 2 7 2 6 6	£ 2 8 2 7 7
†Lon. & Lancashire	£ 1 19 3 2 0	£ 2 0 12 0 11	£ 2 1 13 0 12	£ 2 2 14 0 13	£ 2 3 15 0 14	£ 2 4 16 0 15	£ 2 5 17 0 16
Lon. & Manchester	£ 1 19 3 2 0	£ 2 0 3 2 1	£ 2 1 3 2 2	£ 2 2 3 2 3	£ 2 3 3 2 4	£ 2 4 3 2 5	£ 2 5 3 2 6
Lon. & Provincial	£ 1 18 7 1 19	£ 2 0 6 2 0	£ 2 1 6 2 1	£ 2 2 6 2 2	£ 2 3 6 2 3	£ 2 4 6 2 4	£ 2 5 6 2 5
London Assurance	£ 1 19 9 2 0	£ 2 1 5 2 1	£ 2 2 5 2 2	£ 2 3 5 2 3	£ 2 4 5 2 4	£ 2 5 5 2 5	£ 2 6 5 2 6

† Allowance made for half years of age. a Allowance made for quarter years of age.  
160 \* Rates for Whole Life Assurance with Deferred Bonuses. || Age nearest birthday.

# OF £100, WHOLE LIFE—WITH PROFITS.—21-37.

28	29	30	31	32	33	34	35	36	37
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1 18 9	1 19 9	2 0 11	2 2 2	2 3 3	2 4 7	2 5 10	2 7 3	2 8 9	2 10 5
2 4 6	2 5 9	2 7 1	2 8 6	2 9 11	2 11 5	2 13 0	2 14 8	2 16 4	2 18 2
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 8	2 14 1	2 15 7	2 16 12	2 18 9
2 7 2	2 8 2	2 9 3	2 10 5	2 11 6	2 12 9	2 14 0	2 15 5	2 16 10	2 18 4
2 5 11	2 7 1	2 8 2	2 9 5	2 10 7	2 12 2	2 13 9	2 15 4	2 17 1	2 18 10
2 6 3	2 7 6	2 8 10	2 10 2	2 11 6	2 12 11	2 14 5	2 16 0	2 17 8	2 19 5
2 5 4	2 6 6	2 7 9	2 9 1	2 10 5	2 11 10	2 13 5	2 15 0	2 16 7	2 18 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 0	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7				



# RATES OF YEARLY PREMIUM FOR ASSURANCE

NAME.	21	22	23	24	25	26	27
Abst. & Gen. (Abst.)	£ 13 9 14	£ 14 3 14	£ 14 10 15	£ 15 5 16	£ 16 11 17	£ 17 11 18	£ 18 9 19
Abst. & Gen. (Gen.)	£ 16 11 18	£ 18 0 18	£ 18 11 20	£ 20 0 21	£ 21 0 22	£ 22 0 23	£ 23 4 24
Alliance	£ 2 0 9	£ 2 1 4	£ 2 2 0	£ 2 2 9	£ 3 6 2	£ 4 4 2	£ 5 4 4
Atlas	£ 2 0 6	£ 2 1 6	£ 2 2 5	£ 2 3 5	£ 4 6 2	£ 5 5 2	£ 6 3 3
Aust. Mut. Prov.	£ 18 5 19	£ 20 0 5	£ 21 1 7	£ 22 8 2	£ 3 9 2	£ 4 9 2	£ 5 1 1
Blackburn Phil. As.	£ 19 3 2	£ 22 1 1	£ 22 0 2	£ 3 0 2	£ 4 0 2	£ 5 1 1	£ 6 2 2
Britannic	£ 18 3 1	£ 19 2 2	£ 20 1 2	£ 21 1 2	£ 3 1 2	£ 4 2 2	£ 5 3 3
British Equitable	£ 18 10 19	£ 22 0 8	£ 23 1 8	£ 24 2 9	£ 3 10 2	£ 5 0 2	£ 6 0 2
British General	£ 2 0 4	£ 2 1 2	£ 2 2 0	£ 3 1 2	£ 4 1 2	£ 6 0 2	£ 7 0 2
British Legal	£ 19 12 0	£ 21 1 1	£ 22 1 2	£ 3 1 2	£ 4 2 2	£ 5 3 3	£ 6 4 4
British Life	£ 18 6 19	£ 20 0 6	£ 21 8 2	£ 22 10 2	£ 4 12 5	£ 5 3 3	£ 6 4 4
Caledonian	£ 2 0 2	£ 2 1 0	£ 2 2 1	£ 3 2 2	£ 4 5 2	£ 5 4 4	£ 6 5 5
*Caledonian	£ 16 7 17	£ 41 18 21	£ 18 11 19	£ 8 2 0	£ 7 2 1	£ 6 1 6	£ 5 4 9
Canada Life	£ 18 9 19	£ 8 2 0	£ 8 2 1	£ 6 2 2	£ 3 8 2	£ 4 9 3	£ 5 10 4
Century	£ 2 2 5	£ 2 11 2	£ 3 6 2	£ 4 3 2	£ 5 0 2	£ 6 10 2	£ 7 6 9
City Life	£ 14 5 15	£ 16 3 17	£ 16 3 17	£ 41 18 41	£ 19 42 0	£ 6 6 6	£ 7 6 6
Clergy Mutual	£ 16 0 17	£ 0 1 18	£ 0 1 19	£ 0 2 2	£ 1 4 2	£ 2 6 3	£ 3 6 4
Clerical, Med. & Gen	£ 2 0 0	£ 2 1 1	£ 2 2 2	£ 3 8 2	£ 4 7 2	£ 5 6 7	£ 6 7 8
Colonial Mutual	£ 18 4 19	£ 4 2 0	£ 4 2 1	£ 3 2 2	£ 12 2 10	£ 3 10 3	£ 4 2 4
Commercial Union	£ 18 10 19	£ 7 2 0	£ 5 2 1	£ 3 2 2	£ 2 2 3	£ 2 4 2	£ 3 5 3
Confederation Life	£ 18 10 19	£ 8 2 0	£ 7 2 1	£ 6 2 2	£ 7 2 3	£ 8 4 4	£ 10 5 5
Co-operative	£ 18 11 18	£ 11 19 10	£ 2 0 9	£ 1 8 2	£ 2 9 2	£ 3 10 3	£ 4 11 4
*Co-operative	£ 13 11 14	£ 8 1 15	£ 6 1 16	£ 4 1 17	£ 4 1 18	£ 4 1 19	£ 4 4 4
Eagle & Brit. Dom	£ 18 5 19	£ 4 2 0	£ 3 2 1	£ 2 2 2	£ 3 2 2	£ 4 3 3	£ 5 4 4
†Edinburgh	£ 17 8 18	£ 7 1 19	£ 7 2 0	£ 7 2 1	£ 8 2 2	£ 9 3 3	£ 11 4 4
English & Scot. Law	£ 18 11 18	£ 11 19 9	£ 0 8 2	£ 1 8 2	£ 2 8 2	£ 3 9 3	£ 5 10 4
Equitable	£ 4 5 2	£ 5 4 2	£ 6 3 2	£ 7 2 2	£ 8 1 2	£ 9 1 2	£ 10 1 1
Equitable (U.S.)	£ 19 3 2	£ 0 1 2	£ 1 0 2	£ 2 0 2	£ 3 0 2	£ 4 0 2	£ 5 1 1
†Equity and Law	£ 2 0 7	£ 2 1 1	£ 2 1 9	£ 2 4 2	£ 3 2 2	£ 4 3 2	£ 5 3 3
†Friends' Provident	£ 17 11 18	£ 10 1 19	£ 10 2 0	£ 11 2 2	£ 0 2 3	£ 1 2 4	£ 3 3 5
General Accident	£ 2 0 2	£ 1 0 2	£ 1 10 2	£ 2 9 2	£ 3 8 2	£ 4 8 2	£ 5 9 3
General Life	£ 2 0 0	£ 2 1 1	£ 2 1 1	£ 2 1 2	£ 4 0 2	£ 5 1 2	£ 6 2 3
†Gresham	£ 18 9 19	£ 6 2 0	£ 4 2 1	£ 3 2 2	£ 2 2 3	£ 1 2 4	£ 1 4 1
Guardian	£ 18 2 19	£ 0 2 0	£ 0 2 1	£ 2 2 2	£ 4 2 3	£ 6 2 4	£ 10 5 5
Hearts of Oak (Gen.)	£ 19 0 19	£ 10 2 0	£ 9 2 1	£ 9 2 2	£ 10 2 3	£ 11 2 4	£ 12 5 5
„ „ (Abst.)	£ 17 11 17	£ 10 1 18	£ 9 1 19	£ 8 2 0	£ 8 2 1	£ 9 2 2	£ 9 2 3
Law Integrity	£ 18 9 19	£ 9 2 0	£ 10 2 2	£ 0 2 3	£ 0 2 4	£ 4 2 5	£ 6 3 6
†Law Union & Rock	£ 18 6 19	£ 6 2 0	£ 4 2 1	£ 4 2 2	£ 6 2 3	£ 8 2 4	£ 10 5 5
†Legal and General	£ 2 1 2	£ 2 1 2	£ 3 1 2	£ 4 1 2	£ 5 1 2	£ 6 2 2	£ 7 3 3
Life Asso. of Scotlnd	£ 19 3 2	£ 0 3 2	£ 1 3 2	£ 2 3 2	£ 3 3 2	£ 4 4 2	£ 5 5 3
*Life Asso. of Scot.	£ 13 2 13	£ 11 1 14	£ 8 1 15	£ 6 1 16	£ 5 1 17	£ 4 1 18	£ 4 1 18
†Lpool & Lon & Globe	£ 2 0 4	£ 2 1 3	£ 2 2 3	£ 3 1 2	£ 4 2 2	£ 5 3 2	£ 6 4 3
†Lon. & Lancashire	£ 19 5 2	£ 0 1 2	£ 0 1 1	£ 2 1 1	£ 2 1 2	£ 4 0 2	£ 5 1 1
Lon. & Manchester	£ 19 3 2	£ 0 3 2	£ 1 2 2	£ 2 2 2	£ 3 4 2	£ 5 5 2	£ 7 6 3
Lon. & Provincial	£ 18 7 19	£ 6 2 0	£ 4 2 1	£ 4 2 2	£ 6 2 3	£ 8 2 4	£ 10 5 5
London Assurance	£ 19 9 2	£ 0 7 2	£ 1 5 2	£ 2 4 2	£ 3 3 2	£ 4 3 2	£ 5 4 3

† Allowance made for half years of age. \* Allowance made for quarter years of age.  
160 \* Rates for Whole Life Assurance with Deferred Bonuses. || Age nearest birthday.

# OF £100, WHOLE LIFE—WITH PROFITS.—21-37.

28	29	30	31	32	33	34	35	36	37
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1 18 9	1 19 9	2 0 11	2 2 12	2 3 12	2 4 12	2 5 10	2 7 3	2 8 9	2 10 5
2 4 6	2 5 9	2 7 12	2 8 6	2 9 11	2 11 5	2 13 0	2 14 8	2 16 4	2 18 2
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 8	2 14 1	2 15 7	2 17 1	2 18 9
2 7 2	2 8 2	2 9 3	2 10 5	2 11 6	2 12 9	2 14 2	2 15 5	2 16 10	2 18 4
2 5 11	2 7 1	2 8 2	2 9 5	2 10 7	2 12 13	2 15 9	2 17 12	2 18 10	2 19 5
2 6 3	2 7 6	2 8 10	2 10 2	2 11 6	2 12 11	2 14 5	2 16 0	2 17 8	2 19 4
2 5 4	2 6 6	2 7 9	2 9 1	2 10 5	2 11 10	2 13 5	2 15 0	2 16 7	2 18 4
2 6 2	2 7 5	2 8 8	2 10 0	2 11 5	2 12 10	2 14 4	2 15 11	2 17 7	2 19 3
2 7 1	2 8 3	2 9 5	2 10 8	2 11 11	2 13 4	2 14 9	2 16 2	2 17 9	2 19 5
2 6 5	2 7 7	2 8 10	2 10 2	2 11 7	2 13 0	2 14 6	2 16 1	2 17 7	2 19 3
2 6 7	2 8 0	2 9 1	2 10 4	2 11 8	2 13 1	2 14 6	2 16 3	2 17 11	2 19 9
2 6 5	2 7 6	2 8 9	2 10 0	2 11 3	2 12 7	2 14 0	2 15 6	2 17 1	2 18 9
2 2 7	2 3 10	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7	2 12 1	2 13 9
2 5 11	2 7 2	2 8 5	2 9 9	2 11 2	2 12 8	2 14 3	2 15 10	2 17 6	2 19 4
2 7 9	2 8 10	2 10 0	2 11 3	2 12 6	2 13 10	2 15 3	2 16 8	2 18 2	2 19 10
2 1 7	2 2 10	2 4 1	2 5 5	2 6 10	2 8 4	2 9 9	2 11 5	2 13 0	2 15 0
2 3 10	2 5 0	2 6 4	2 7 6	2 8 8	2 10 0	2 11 6	2 13 0	2 14 8	2 16 6
2 6 5	2 7 5	2 8 7	2 9 11	2 11 4	2 12 11	2 14 7	2 16 4	2 18 3	2 20 3
2 4 10	2 6 1	2 7 4	2 8 8	2 10 1	2 11 7	2 13 3	2 14 10	2 16 5	2 18 0
2 5 3	2 6 6	2 7 10	2 9 2	2 10 7	2 12 12	2 13 8	2 15 4	2 17 12	2 18 11
2 6 0	2 7 2	2 8 6	2 9 10	2 11 2	2 12 8	2 14 2	2 15 11	2 17 7	2 19 5
2 4 11	2 6 1	2 7 4	2 8 7	2 9 11	2 11 4	2 12 9	2 14 5	2 16 11	2 17 7
2 0 5	2 1 6	2 2 8	2 3 10	2 5 1	2 6 4	2 7 9	2 9 3	2 10 9	2 12 4
2 5 4	2 6 6	2 7 9	2 9 0	2 10 4	2 11 9	2 13 3	2 14 9	2 16 4	2 18 0
2 5 2	2 6 6	2 7 11	2 9 5	2 10 11	2 12 5	2 13 11	2 15 5	2 17 0	2 18 8
2 4 10	2 5 11	2 7 1	2 8 4	2 9 8	2 11 0	2 12 5	2 13 11	2 15 6	2 17 2
2 11 2	2 12 3	2 13 5	2 14 7	2 15 9	2 17 1	2 18 5	2 19 10	2 21 4	2 23 0
2 6 3	2 7 6	2 8 9	2 10 1	2 11 6	2 13 0	2 14 7	2 16 3	2 18 0	2 19 10
2 6 5	2 7 8	2 8 10	2 10 1	2 11 6	2 12 11	2 14 3	2 15 10	2 17 5	2 19 0
2 5 5	2 6 8	2 8 0	2 9 4	2 10 8	2 12 1	2 13 7	2 15 2	2 16 10	2 18 6
2 6 10	2 7 11	2 9 2	2 10 5	2 11 9	2 13 1	2 14 7	2 16 1	2 17 8	2 19 4
2 7 4	2 8 7	2 9 10	2 11 1	2 12 5	2 13 9	2 15 1	2 16 6	2 18 2	2 19 10
2 5 2	2 6 3	2 7 6	2 8 8	2 10 0	2 11 4	2 12 9	2 14 3	2 15 9	2 17 5
2 6 2	2 7 6	2 8 10	2 10 2	2 11 7	2 13 2	2 14 7	2 16 2	2 17 8	2 19 6
2 6 2	2 7 5	2 8 7	2 9 10	2 11 3	2 12 8	2 14 2	2 15 8	2 17 4	2 19 1
2 3 10	2 5 1	2 6 2	2 7 4	2 8 9	2 10 0	2 11 5	2 12 11	2 14 5	2 16 2
2 6 6	2 7 8	2 9 0	2 10 1	2 11 6	2 12 10	2 14 4	2 16 0	2 17 6	2 19 2
2 6 0	2 7 2	2 8 4	2 9 7	2 10 10	2 12 2	2 13 7	2 15 2	2 16 9	2 18 4
2 8 4	2 9 6	2 10 9	2 12 10	2 13 13	2 14 8	2 16 1	2 17 7	2 19 13	2 21 0
2 6 7	2 7 9	2 8 11	2 10 2	2 11 8	2 13 1	2 14 7	2 16 1	2 17 9	2 19 5
1 19 5	2 0 6	2 1 8	2 2 10	2 4 1	2 5 5	2 6 10	2 8 3	2 9 9	2 11 5
2 7 5	2 8 7	2 9 10	2 11 1	2 12 6	2 13 10	2 15 4	2 16 10	2 18 6	2 20 2
2 6 3	2 7 6	2 8 9	2 10 1	2 11 5	2 12 11	2 14 5	2 15 10	2 17 6	2 19 2
2 6 9	2 7 11	2 9 2	2 10 5	2 11 10	2 13 3	2 14 8	2 16 3	2 17 11	2 19 8
2 5 10	2 7 1	2 8 4	2 9 7	2 10 11	2 12 5	2 14 0	2 15 6	2 17 12	2 18 11
2 6 6	2 7 9	2 9 0	2 10 3	2 11 6	2 12 10	2 14 4	2 15 9	2 17 4	2 19 0

# WHOLE LIFE—WITH PROFITS.

NAME.	21	22	23	24	25	26	27
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
cLondon Life ...	2 8 0	2 9 0	2 10 0	2 11 0	2 12 0	2 13 0	2 15 0
c**London Life ...	1 18 6	1 19 3	2 0 1	2 0 1	2 1 0	2 2 0	2 3 0
Manufacturers' Life	1 18 10	1 19 8	2 0 7	2 1 6	2 2 5	2 3 4	2 4 10
Marine & General...	1 19 7	2 0 5	2 1 4	2 2 3	2 3 2	2 4 1	2 5 4
bMetropolitan ...	2 0 5	2 1 4	2 2 3	2 3 2	2 4 1	2 5 0	2 6 1
Mut. Life & Citizens	1 18 6	1 19 3	2 0 1	2 0 1	2 1 0	2 2 0	2 3 0
†Mutual of N. York	1 19 3	2 0 1	2 1 0	2 2 0	2 3 0	2 4 0	2 5 1
b§National Benefit..	1 18 10	1 19 8	2 0 7	2 1 6	2 2 5	2 3 4	2 4 10
†Nat. Mut. of Aust.	1 17 7	1 18 4	2 0 1	2 0 1	2 1 0	2 2 0	2 3 0
bNational Mutual..	2 0 9	2 1 8	2 2 7	2 3 6	2 4 5	2 5 4	2 6 3
National Provident	2 0 3	2 1 2	2 2 1	2 3 0	2 4 0	2 5 0	2 6 0
†New York ...	1 19 3	2 0 1	2 1 0	2 2 0	2 3 0	2 4 0	2 5 2
α†New York ...	1 19 10	2 0 9	2 1 8	2 2 7	2 3 6	2 4 5	2 5 11
bNorth Brit. & Merc.	1 19 1	2 0 0	2 1 0	2 2 0	2 3 0	2 4 0	2 5 0
bNorthern ...	2 1 2	2 2 1	2 3 0	2 4 0	2 5 0	2 6 0	2 7 0
Norwich Union ...	2 3 5	2 4 4	2 5 3	2 6 2	2 7 1	2 8 0	2 9 0
Pearl (Ord.) ...	1 19 10	2 0 9	2 1 8	2 2 7	2 3 6	2 4 5	2 5 7
bPhoenix ...	2 0 1	2 1 0	2 2 0	2 3 0	2 4 0	2 5 0	2 6 0
†Prov. Association	1 19 5	2 0 4	2 1 3	2 2 2	2 3 1	2 4 0	2 5 2
Provident Mutual...	1 16 10	1 17 7	2 0 1	2 1 0	2 2 0	2 3 0	2 4 7
Prudential (Ord.)...	1 18 10	1 19 8	2 0 7	2 1 6	2 2 5	2 3 4	2 4 10
Refuge (Ord.) ...	1 18 8	1 19 5	2 0 4	2 1 3	2 2 2	2 3 1	2 4 6
bRoyal ...	2 0 4	2 1 3	2 2 2	2 3 1	2 4 0	2 5 0	2 6 0
cRoyal Exchange...	1 18 5	1 19 2	2 0 1	2 1 0	2 2 0	2 3 0	2 4 6
Royal London Aux.	1 19 4	2 0 3	2 1 2	2 2 1	2 3 0	2 4 0	2 5 1
Salvation Army ...	1 17 11	1 18 10	2 0 9	2 1 8	2 2 7	2 3 6	2 4 11
Sceptre ...	1 18 2	1 19 1	2 0 0	2 0 9	2 1 8	2 2 7	2 3 10
bScottish Amicable	2 3 0	2 3 10	2 4 9	2 5 8	2 6 7	2 7 6	2 8 5
bScottish Equitable	2 1 7	2 2 6	2 3 5	2 4 4	2 5 3	2 6 2	2 7 1
Scottish Insurance..	1 18 10	1 19 8	2 0 7	2 1 6	2 2 5	2 3 4	2 4 10
bScottish Life ...	2 0 0	2 0 9	2 1 8	2 2 7	2 3 6	2 4 5	2 5 9
*Scottish Provident	1 14 4	1 15 3	2 0 2	2 1 1	2 2 0	2 3 0	2 4 19
Scottish Temp'r'nce	1 19 7	2 0 6	2 1 5	2 2 4	2 3 3	2 4 2	2 5 1
*Scot. Temperance.	1 13 3	1 14 2	2 0 1	2 1 0	2 2 0	2 3 0	2 4 18
bScot. Union & Nat.	1 19 6	2 0 5	2 1 4	2 2 3	2 3 2	2 4 1	2 5 3
Scottish Widows'...	2 3 1	2 3 11	2 4 10	2 5 9	2 6 8	2 7 7	2 8 6
Standard ...	1 18 9	1 19 8	2 0 7	2 1 6	2 2 5	2 3 4	2 4 10
bStar ...	2 0 6	2 1 5	2 2 4	2 3 3	2 4 2	2 5 1	2 6 3
Sun Life ...	1 17 11	1 18 10	2 0 9	2 1 8	2 2 7	2 3 6	2 4 11
Sun Life of Canada	1 18 9	1 19 8	2 0 7	2 1 6	2 2 5	2 3 4	2 4 9
bU. Kingdom Prov.	2 0 10	2 1 9	2 2 8	2 3 7	2 4 6	2 5 5	2 6 0
University ...	2 2 0	2 2 9	2 3 8	2 4 7	2 5 6	2 6 5	2 7 8
†Wesleyan & Gen.	1 18 5	1 19 4	2 0 3	2 1 2	2 2 1	2 3 0	2 4 4
Yorkshire ...	2 0 4	2 1 3	2 2 2	2 3 1	2 4 0	2 5 0	2 6 10

\* Rates for Whole Life Assurance with Def. Bonuses. † Subject to abatement after 5 years.  
† Premiums calculated for nearest age. ‡ These rates include House Purchase benefits.  
‡ Premiums reduced by application of bonus after 7 years.  
162 § Whole Life policies up to age 40 at entry are payable at age 80, if still in force

# WHOLE LIFE—WITH PROFITS.—21-37.

28	29	30	31	32	33	34	35	36	37
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
2 16 4	2 17 9	2 19 3	3 0 9	3 2 4	3 4 0	3 5 9	3 7 7	3 9 5	3 11 4
2 4 10	2 5 11	2 7 0	2 8 8	2 9 5	2 10 9	2 12 12	2 13 13	2 15 12	2 16 6
2 6 0	2 7 2	2 8 6	2 9 10	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 6 6	2 7 8	2 8 10	2 10 2	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 7 3	2 8 5	2 9 9	2 11 1	2 12 7	2 14 12	2 15 8	2 17 5	2 19 1	3 0 9
2 6 2	2 7 5	2 8 9	2 10 1	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 6 3	2 7 6	2 8 9	2 10 1	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 5 10	2 6 11	2 8 1	2 9 5	2 10 10	2 12 4	2 13 10	2 15 5	2 17 2	2 18 10
2 4 5	2 5 6	2 6 8	2 7 11	2 9 2	2 10 6	2 12 11	2 13 12	2 15 16	2 16 4
2 6 1	2 7 2	2 8 6	2 9 10	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 7 8	2 8 11	2 10 2	2 11 6	2 12 11	2 14 5	2 15 10	2 17 5	2 19 0	3 0 9
2 6 4	2 7 6	2 8 9	2 10 1	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 7 1	2 8 4	2 9 7	2 11 1	2 12 7	2 14 12	2 15 8	2 17 5	2 19 1	3 0 9
2 7 4	2 8 7	2 9 10	2 11 6	2 12 11	2 14 5	2 15 10	2 17 5	2 19 0	3 0 2
2 6 8	2 7 10	2 9 2	2 10 6	2 12 11	2 13 12	2 15 16	2 17 2	2 18 10	2 19 1
2 9 7	2 10 8	2 11 9	2 12 11	2 14 5	2 15 10	2 17 5	2 19 0	3 0 2	3 1 3
2 6 8	2 7 10	2 9 2	2 10 6	2 12 11	2 13 12	2 15 16	2 17 2	2 18 10	2 19 3
2 6 8	2 7 10	2 9 2	2 10 6	2 12 11	2 13 12	2 15 16	2 17 2	2 18 10	2 19 3
2 6 7	2 7 9	2 8 11	2 10 2	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 6 7	2 7 9	2 8 11	2 10 2	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 6 4	2 7 6	2 8 9	2 10 1	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 3 1	2 5 2	2 6 4	2 7 7	2 8 10	2 10 3	2 11 9	2 13 12	2 15 16	2 16 10
2 7 0	2 8 4	2 9 6	2 10 9	2 12 12	2 13 13	2 15 16	2 17 2	2 18 10	2 19 3
2 6 9	2 8 0	2 9 3	2 10 7	2 12 12	2 13 13	2 15 16	2 17 2	2 18 10	2 19 3
2 6 8	2 7 9	2 8 11	2 10 2	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 6 7	2 7 9	2 8 11	2 10 2	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 6 3	2 7 5	2 8 9	2 10 1	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 6 3	2 7 5	2 8 9	2 10 1	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 7 10	2 8 10	2 10 0	2 11 6	2 12 12	2 13 13	2 15 16	2 17 2	2 18 10	2 19 3
2 5 8	2 6 10	2 8 0	2 9 4	2 10 9	2 12 12	2 13 13	2 15 16	2 17 2	2 18 10
2 6 1	2 7 2	2 8 6	2 9 10	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 0 3	2 1 3	2 2 4	2 3 5	2 4 6	2 5 7	2 6 8	2 7 9	2 8 10	2 9 11
2 6 2	2 7 4	2 8 8	2 9 12	2 11 7	2 12 12	2 14 6	2 16 1	2 17 8	2 19 4
1 19 4	2 0 4	2 1 6	2 2 9	2 3 10	2 4 12	2 5 13	2 6 14	2 7 15	2 8 16
2 6 3	2 7 6	2 8 9	2 10 1	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 9 7	2 10 8	2 11 9	2 12 11	2 14 5	2 15 10	2 17 5	2 19 0	3 0 2	3 1 3
2 6 6	2 7 9	2 8 11	2 10 2	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7	2 19 3
2 7 4	2 8 6	2 9 9	2 11 1	2 12 7	2 14 12	2 15 8	2 17 5	2 19 1	3 0 5
2 6 7	2 7 10	2 9 2	2 10 6	2 12 11	2 13 12	2 15 16	2 17 2	2 18 10	2 19 4
2 5 1	2 6 2	2 7 4	2 8 7	2 9 10	2 11 6	2 12 11	2 14 5	2 16 0	2 17 7
2 7 2	2 8 4	2 9 7	2 11 1	2 12 7	2 14 12	2 15 8	2 17 5	2 19 1	3 0 4
2 7 2	2 8 4	2 9 7	2 11 1	2 12 7	2 14 12	2 15 8	2 17 5	2 19 1	3 0 4
2 7 8	2 8 11	2 10 2	2 11 6	2 12 11	2 14 5	2 15 10	2 17 5	2 19 0	3 0 9
2 5 6	2 6 9	2 8 1	2 9 4	2 10 9	2 12 12	2 13 13	2 15 16	2 17 2	2 18 10
2 6 10	2 7 11	2 9 1	2 10 5	2 11 10	2 13 13	2 14 14	2 15 15	2 17 16	2 19 3

a With disability benefits. b Allowance made for half years of age.  
c Allowance made for quarter years of age.  
\*\* Reversionary Bonus of 30s. per cent per annum compound guaranteed until 1925.  
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# WHOLE LIFE—WITH PROFITS.

NAME.	38	39	40	41	42	43	44
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Abst. & Gen. (Abst.)	2 12 12	13 11 2	15 10 2	17 11 3	0 13 2	5 3 4	10 13 0
Abst. & Gen. (Gen.)	3 0 03	2 03 4	03 5 11	3 8 13	10 53 13	0 13 6	13 1 1
Alliance ...	3 0 73	2 53 4	53 6 73	8 93 11	13 13 6	13 13 6	13 13 6
Atlas ...	3 0 03	1 93 3	73 5 73	7 83 9	103 12 1	13 13 6	13 13 6
Aust. Mut. Prov. ...	3 0 83	2 73 4	53 6 83	8 113 11	33 13 7	13 13 6	13 13 6
Blackburn Phil. Ass.	3 1 33	3 23 5	23 7 33	9 53 11	93 14 2	13 13 6	13 13 6
Britannic ...	3 0 23	2 03 4	03 6 13	8 33 10	73 13 0	13 13 6	13 13 6
British Equitable ...	3 1 13	2 113 4	113 7 13	9 33 11	73 14 0	13 13 6	13 13 6
British General ...	3 1 23	2 113 4	103 6 93	8 103 11	03 13 3	13 13 6	13 13 6
British Legal ...	3 1 13	2 113 4	103 6 103	9 03 11	43 13 10	13 13 6	13 13 6
British Life ...	3 1 83	3 73 5	83 7 83	9 93 11	93 14 1	13 13 6	13 13 6
Caledonian ...	3 0 63	2 53 4	63 6 43	8 33 10	33 12 4	13 13 6	13 13 6
*Caledonian ...	2 15 72	17 42 18	93 0 83	2 73 4	73 6 9	13 13 6	13 13 6
Canada Life ...	3 1 33	3 33 5	43 7 83	9 113 12	53 15 0	13 13 6	13 13 6
Century ...	3 1 73	3 53 5	43 7 53	9 73 11	103 14 2	13 13 6	13 13 6
City Life ...	2 16 10	2 18 93	0 113 3	13 5 53	7 113 10	6 13 10	6 13 10
Clergy Mutual ...	2 18 43	0 23 2	23 4 03	6 03 8	03 10 0	13 13 6	13 13 6
Clerical, Med. & Gen.	3 2 43	4 53 6	63 8 83	10 113 13	33 15 9	13 13 6	13 13 6
Colonial Mutual ...	2 19 83	1 53 3	23 5 23	7 73 10	13 12 7	13 13 6	13 13 6
†Commercial Union	3 0 113	3 03 5	23 7 43	9 73 11	113 14 4	13 13 6	13 13 6
Confederation Life	3 1 23	3 23 5	23 7 53	9 83 12	23 14 11	13 13 6	13 13 6
Co-operative ...	2 19 43	1 23 3	13 5 23	7 43 9	83 12 2	13 13 6	13 13 6
*Co-operative ...	2 13 11	2 15 92	17 62 19	63 1 63	3 83 6	1 13 10	2 13 10
Eagle & Brit. Dom.	2 19 93	1 73 3	63 5 63	7 73 9	103 12 2	13 13 6	13 13 6
†Edinburgh ...	3 0 53	2 33 4	23 6 23	8 33 10	53 12 9	13 13 6	13 13 6
English & Scot. Law	2 18 11	3 0 93	2 83 4	83 6 93	8 113 11	2 13 10	2 13 10
Equitable ...	3 4 63	6 23 7	113 9 93	11 83 13	83 15 8	13 13 6	13 13 6
Equitable (U.S.)	3 1 93	3 103 6	03 8 43	10 93 13	53 16 2	13 13 6	13 13 6
†Equity and Law ...	3 0 93	2 73 4	63 6 63	8 83 10	113 13 2	13 13 6	13 13 6
†Friends' Provident	3 0 33	2 13 4	03 6 13	8 23 10	53 12 9	13 13 6	13 13 6
General Accident ...	3 1 13	3 03 4	113 7 03	9 23 11	53 13 10	13 13 6	13 13 6
General Life ...	3 1 73	3 53 5	43 7 43	9 43 11	63 13 11	13 13 6	13 13 6
†Gresham ...	2 19 23	0 113 2	103 4 113	7 03 9	33 11 7	13 13 6	13 13 6
Guardian ...	3 1 13	2 93 4	63 6 53	8 53 10	63 12 9	13 13 6	13 13 6
Hearts of Oak (Gen.)	3 0 103	2 93 4	93 6 103	9 03 11	33 13 8	13 13 6	13 13 6
„ „ (Abst.)	2 17 10	2 19 73	1 63 3	63 5 73	7 93 10	0 13 10	0 13 10
Law Integrity ...	3 1 03	3 03 5	03 7 03	9 33 11	83 14 2	13 13 6	13 13 6
†Law Union & Rock	3 0 03	2 03 4	03 6 03	8 23 10	63 12 11	13 13 6	13 13 6
†Legal and General	3 2 43	4 13 5	113 7 103	9 103 12	03 14 3	13 13 6	13 13 6
Life Asso. of Scotlnd	3 1 23	3 03 4	103 6 113	9 13 11	43 13 9	13 13 6	13 13 6
*Life Asso. of Scot.	2 13 22	14 112 16	102 18 93	0 103 3	03 5 4	13 13 6	13 13 6
†Lpool & Lon & Globe	3 2 03	3 93 5	93 7 103	9 113 12	23 14 6	13 13 6	13 13 6
†London & Lancs. ...	3 1 03	2 103 4	93 6 103	9 13 11	43 13 8	13 13 6	13 13 6
Lon. & Manchester	3 1 63	3 53 5	53 7 53	9 73 11	113 14 3	13 13 6	13 13 6
Lon. & Provincial ...	3 0 83	2 73 4	73 6 53	8 93 11	23 13 7	13 13 6	13 13 6
London Assurance ...	3 0 93	2 83 4	83 6 83	8 93 11	03 13 4	13 13 6	13 13 6

|| Premiums cal'ated for nearest age. \* Rates for Whole Life Ass'nce with Deferred Bonuses.  
 164 † Allowance made for half years of age. ‡ Allowance made for quarter years of age.

# WHOLE LIFE—WITH PROFITS.—38-54.

45	46	47	48	49	50	51	52	53	54
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
3 7 43	9 113 12	93 15 93	18 11 4	2 34 5	10 4 9	94 13 94	18 2	18 2	18 2
3 15 63	17 94 0	104 4 14	7 64 11	34 15 0	4 19 35	3 85 8	5	5	5
3 16 03	18 74 1	54 4 44	7 54 10	94 14 34	17 115 1	105 6	1	1	1
3 14 63	17 03 19	84 2 64	5 64 8	84 12 14	15 84 19	65 3	7	7	7
3 16 03	18 74 1	24 4 14	7 04 9	104 13 34	17 05 1	85 6	11	11	11
3 16 93	19 64 2	64 5 94	9 34 13	04 17 05	1 35 5	95 10	6	6	6
3 15 73	18 44 1	34 4 44	7 84 11	14 14 10	4 18 95	3 05 7	4	4	4
3 16 73	19 34 2	24 5 34	8 54 11	94 15 44	19 25 3	25 7	6	6	6
3 15 83	18 24 1	14 4 14	7 34 10	74 14 04	17 105 1	95 5	11	11	11
3 16 63	19 34 2	24 5 34	8 54 11	94 15 44	19 25 3	45 7	9	9	9
3 16 43	19 04 1	104 4 104	8 34 12	04 16 25	0 85 5	35 10	4	4	4
3 14 63	16 103 19	44 2 14	5 14 8	64 12 24	16 15 0	35 4	9	9	9
3 8 113	11 53 14	03 16 10	4 0 04	3 64 7	44 11 54	15 105	0	6	6
3 17 104	0 94 3	104 7 04	10 64 14	24 18 05	2 25 6	55 11	0	0	0
3 16 73	19 24 1	114 4 94	7 94 11	04 14 54	18 15 1	115 6	0	0	0
3 13 33	16 13 19	34 2 64	5 114 9	74 13 54	17 65 1	105 6	5	5	5
3 12 43	14 103 17	64 0 44	3 84 7	44 11 44	15 85 0	25 5	0	0	0
3 18 54	1 44 4	64 7 114	11 74 15	64 19 85	4 15 8	95 13	8	8	8
3 15 23	17 104 0	74 3 74	6 84 9	94 13 24	16 95 1	65 6	9	9	9
3 16 103	19 64 2	44 5 54	8 94 12	44 16 25	0 35 4	75 9	2	2	2
3 17 84	0 74 3	84 7 04	10 54 14	14 17 115	2 05 6	55 11	1	1	1
3 14 93	17 64 0	54 3 54	6 84 10	14 13 84	17 65 1	75 5	11	11	11
3 8 73	11 23 13	103 16 93	19 94 3	04 6 54	10 04 13	104 18	0	0	0
3 14 73	17 24 0	04 3 04	6 24 9	84 13 54	17 45 1	55 5	9	9	9
3 15 33	17 114 0	84 3 84	6 104 10	24 13 94	17 75 1	95 6	2	2	2
3 13 73	16 23 18	114 1 94	4 84 7	94 11 14	14 74 18	35 2	1	1	1
3 17 104	0 14 2	64 5 14	7 94 10	74 13 84	16 115 0	55 4	1	1	1
3 19 14	2 34 5	74 9 24	12 114 17	05 1 35	5 105 10	85 15	11	11	11
3 15 73	18 34 1	14 4 24	7 44 10	94 14 74	18 65 2	75 7	5	5	5
3 15 23	17 94 0	64 3 54	6 54 9	74 13 04	16 75 0	45 4	4	4	4
3 16 53	19 14 1	104 4 104	7 114 11	34 14 84	18 45 2	35 6	4	4	4
3 16 83	19 94 2	114 6 14	9 44 12	84 16 14	19 95 3	75 7	7	7	7
3 14 03	16 83 19	44 2 34	5 34 8	64 11 104	15 54 19	35 3	3	3	3
3 15 23	17 94 0	54 3 24	6 24 9	34 12 74	16 25 0	05 4	0	0	0
3 16 23	18 104 1	84 4 84	7 114 11	44 15 24	19 25 3	65 8	1	1	1
3 12 43	14 113 17	74 0 54	3 64 6	104 10 54	14 34 18	45 2	8	8	8
3 16 53	19 04 1	94 4 104	8 24 11	114 15 74	19 55 3	75 7	11	11	11
3 15 53	17 104 0	64 3 64	6 64 9	104 13 34	17 05 1	35 5	10	10	10
3 16 73	19 14 1	94 4 74	7 74 10	94 14 64	18 45 2	65 6	10	10	10
3 16 33	19 04 1	104 4 94	7 104 11	14 14 74	18 55 2	45 6	5	5	5
3 7 93	10 43 13	13 16 03	19 14 2	44 5 94	9 54 13	34 17	3	3	3
3 17 03	19 74 2	34 5 14	8 24 11	34 15 04	19 05 3	35 7	8	8	8
3 16 23	18 94 1	64 4 44	7 84 11	24 14 94	18 85 2	85 6	11	11	11
3 16 93	19 54 2	24 5 24	8 54 11	114 15 94	19 105 4	25 8	11	11	11
3 16 13	18 94 1	84 5 04	8 94 13	14 16 75	0 45 4	35 8	6	6	6
3 15 103	18 54 1	14 3 114	6 114 10	24 13 54	16 115 0	65 4	4	4	4



# WHOLE LIFE—WITH PROFITS.

NAME.	38	39	40	41	42	43	44
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
c†London Life ...	3 13 53	15 73	17 104	0 24	2 74	5 24	7 10
c**London Life ...	2 18 22	19 103	1 83	3 63	5 63	7 73	9 9
Manufacturer's Life	3 1 23	3 23	5 23	7 53	9 83	12 23	14 11
Marine & General...	3 1 13	3 03	5 03	7 13	9 33	11 73	14 0
b†Metropolitan ...	3 2 73	4 53	6 43	8 53	10 93	13 43	16 2
Mut. Life & Citizens	3 1 43	3 33	5 33	7 13	9 13	11 23	13 4
†Mutual of N. York	3 1 93	3 103	6 03	8 43	10 93	13 53	16 2
b§National Benefit	3 0 83	2 83	4 83	6 83	8 113	11 33	13 8
†Nat. Mut. of Aust.	2 18 02	19 93	1 63	3 63	5 63	7 83	9 11
bNational Mutual	2 19 103	1 83	3 73	5 83	7 103	10 13	12 5
National Provident	3 2 63	4 43	6 33	8 43	10 53	12 73	14 11
†New York ...	3 1 93	3 103	6 03	8 43	10 93	13 53	16 2
a†New York ...	3 3 03	5 23	7 53	9 103	12 43	15 03	17 11
bNorth Brit. & Merc.	3 2 03	4 13	6 13	7 113	9 113	12 03	14 4
bNorthern ..	3 0 93	2 83	4 83	6 83	8 113	11 33	13 8
Norwich Union ...	3 2 113	4 83	6 63	8 53	10 63	12 93	15 1
Pearl (Ord.) ...	3 1 13	3 03	5 03	7 13	9 43	11 93	14 3
bPhoenix ...	3 0 93	2 73	4 73	6 83	8 113	11 33	13 7
†Prov. Association	3 0 113	2 103	4 93	6 103	9 03	11 43	13 8
Provident Mutual...	2 18 93	0 83	2 83	5 23	7 83	10 43	13 1
Prudential ...	3 2 03	3 113	5 113	7 113	9 113	12 03	14 3
Refuge ...	3 1 103	3 93	5 93	7 93	9 103	12 03	14 2
bRoyal ...	3 0 83	2 43	4 43	6 83	9 03	11 43	13 8
cRoyal Exchange...	3 1 03	2 103	4 93	6 93	8 103	11 13	13 5
Royal London Aux.	3 0 83	2 73	4 63	6 63	8 83	10 113	13 3
Salvation Army ...	3 0 33	2 33	4 43	6 63	8 93	11 13	13 7
Sceptre ...	3 0 103	2 93	4 83	6 83	8 103	10 13	13 0
bScottish Amicable.	3 2 113	4 53	6 33	8 23	10 03	12 03	14 1
bScottish Equitable	3 1 83	3 63	5 53	7 53	9 53	11 73	13 9
Scottish Insurance..	2 19 63	1 33	3 23	5 23	7 33	9 63	11 10
bScottish Life ...	3 0 103	2 73	4 63	6 73	8 93	11 03	13 4
*Scottish Provident	2 13 12	14 92	16 62	18 63	0 93	3 23	5 7
Scottish Temp'r'nce	3 0 13	1 103	3 93	5 93	7 103	10 13	12 6
*Scot. Temperance.	2 12 52	14 12	15 102	17 82	19 83	1 113	4 3
bScot. Union & Nat.	3 1 03	2 93	4 63	6 63	8 63	10 93	13 0
Scottish Widows'..	3 3 03	4 63	6 33	8 23	10 03	12 03	14 1
Standard ...	3 0 83	2 63	4 53	6 33	8 23	10 23	12 3
bStar ...	3 2 33	4 23	6 33	8 53	10 83	13 03	15 6
Sun Life ...	3 2 43	4 53	6 63	8 73	10 93	12 113	15 3
Sun Life of Canada	3 1 33	3 33	5 43	7 83	9 113	12 53	15 0
bU. Kingdom Prov.	3 1 23	3 03	5 03	7 23	9 43	11 83	14 2
University ...	3 1 63	3 43	5 43	7 53	9 73	11 103	14 2
†Wesleyan & Gen.	3 1 83	3 83	5 83	7 93	9 103	12 03	14 4
Yorkshire ...	3 1 03	2 103	4 93	6 103	9 03	11 43	13 9

\* Rates for Whole Life Assurance with Deferred Bonuses.  
 Premiums calculated for nearest age.    † Subject to abatement after five years.  
 ‡ Premiums reduced by application of bonus after seven years.

166 § Whole Life policies up to age 40 at entry are payable at age 80 if still in force.

# WHOLE LIFE—WITH PROFITS.—38-54.

45	46	47	48	49	50	51	52	53	54
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
4 10 74	13 64	16 64	19 75	2 105	6 35	9 105	13 75	17 66	1 7
3 12 03	14 53	17 03	19 74	2 54	5 44	8 54	11 94	15 24	18 9
3 17 84	0 74	3 84	7 04	10 54	14 14	17 115	2 05	6 55	11 1
3 16 73	19 34	2 14	5 14	8 24	11 64	15 04	18 85	2 75	6 9
3 18 114	1 34	3 104	6 54	9 24	12 04	16 15	0 55	4 105	9 5
3 15 73	18 14	0 94	3 64	6 64	9 94	13 54	17 55	1 95	6 5
3 19 14	2 34	5 74	9 24	12 114	17 05	1 35	5 105	10 85	15 11
3 16 23	18 114	1 94	4 94	8 04	11 44	14 104	18 85	2 85	6 10
3 12 43	14 113	17 84	0 74	3 94	7 24	10 104	14 104	19 25	3 11
3 14 113	17 64	0 34	3 24	6 34	9 64	13 04	16 85	0 75	4 10
3 17 43	19 104	2 54	5 24	8 04	11 14	14 34	17 75	1 15	4 9
3 19 14	2 34	5 74	9 24	12 114	17 05	1 35	5 105	10 95	15 11
4 0 114	4 24	7 84	11 54	15 44	19 65	4 05	8 105	13 115	19 4
3 16 73	19 14	1 114	4 104	8 34	11 114	15 54	18 115	2 95	6 9
3 16 23	18 94	1 64	4 54	7 74	10 104	14 44	18 05	2 05	6 2
3 17 74	0 34	3 04	5 114	9 14	12 54	15 114	19 75	3 65	7 6
3 16 113	19 94	2 74	5 64	8 84	12 04	15 84	19 65	3 75	8
3 16 13	18 84	1 54	4 44	7 54	10 84	14 14	17 105	1 85	5 10
3 16 33	18 104	1 84	4 74	7 84	10 114	14 34	17 115	1 85	5 8
3 16 13	18 84	1 64	4 84	8 24	12 24	16 75	1 35	6 45	11 7
3 16 63	19 14	1 104	4 104	8 24	11 114	16 05	0 55	5 05	9 11
3 16 63	19 04	1 94	4 94	8 14	11 94	15 95	0 15	4 95	9 9
3 16 03	18 84	1 44	4 04	7 04	10 44	13 84	17 45	1 45	5 8
3 15 103	18 54	1 14	3 114	6 114	10 24	13 84	17 55	1 55	5 7
3 15 93	18 44	1 14	4 04	7 04	10 24	13 64	17 15	0 95	4 9
3 16 33	19 14	2 14	5 24	8 54	11 94	15 34	19 05	3 05	7 3
3 15 43	17 104	0 64	3 74	6 104	10 64	14 54	18 105	3 65	8 2
3 16 33	18 64	1 04	3 64	6 34	10 14	14 04	18 05	2 05	6 0
3 16 23	18 94	1 64	4 44	7 34	10 64	14 14	17 105	1 105	6 1
3 14 43	17 03	19 114	2 114	6 04	9 44	12 114	16 95	0 105	5 2
3 15 103	18 54	1 24	4 14	7 24	10 54	13 114	17 85	1 85	6 0
3 8 23	10 103	13 83	16 83	19 104	3 24	6 74	10 24	14 04	18 0
3 15 03	17 84	0 64	3 54	6 64	9 104	13 34	17 05	1 05	5 2
3 6 83	9 23	11 113	14 93	17 94	0 104	4 44	7 114	11 94	15 10
3 15 63	18 04	0 64	3 64	6 64	9 64	13 64	17 65	1 65	6 0
3 16 43	18 74	1 14	3 74	6 114	10 74	14 84	18 115	3 65	8 5
3 14 63	16 103	19 54	2 34	5 54	9 04	12 104	17 05	1 55	6 1
3 18 24	0 114	3 104	6 114	10 24	13 84	17 35	1 05	5 15	9 3
3 17 84	0 54	3 34	6 64	10 24	14 24	18 25	2 25	6 35	10 6
3 17 104	0 94	3 104	7 04	10 64	14 24	18 05	2 25	6 55	11 0
3 16 83	19 44	2 24	5 24	8 64	11 104	15 64	19 25	3 05	7 0
3 16 83	19 44	2 24	5 14	8 24	11 54	14 104	18 65	2 55	6 8
3 16 93	19 54	2 54	5 104	9 84	13 104	18 15	2 55	6 105	11 4
3 16 43	19 04	1 104	4 114	8 24	11 74	15 24	19 05	3 15	7 5

a With disability benefits.    b Allowance made for half years of age.  
 c Allowance made for quarter years of age.    † With House Purchase Benefits.  
 \*\* Reversionary Bonus of 90s. per cent. per annum compound guaranteed until 1925.



# WHOLE LIFE—WITH PROFITS.

NAME.	55	56	57	58	59	60
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Abst. & Gen. (Abst.)	5 2 11	5 7 11	5 13 3	5 18 11	6 4 11	6 11 4
Abst. & Gen. (Gen.)	5 13 9	5 18 9	6 4 5	6 10 5	6 16 11	7 3 3
Alliance ...	5 10 6	5 15 3	6 0 4	6 5 7	6 11 2	6 17 1
Atlas ...	5 8 0	5 12 8	5 17 7	6 2 10	6 8 5	6 14 3
Aust. Mt. Prov....	5 12 2	5 17 6	6 3 0	6 8 1	6 14 10	7 1 4
Blackburn Phil. Ass.	5 15 6	6 0 9	6 6 3	6 12 1	6 18 4	7 5 0
Britannic ...	5 11 11	5 16 10	6 1 11	6 7 4	6 13 1	6 19 1
British Equitable..	5 12 0	5 16 10	6 1 11	6 7 5	6 13 2	6 19 4
British General ...	5 10 4	5 15 1	6 0 2	6 5 10	6 11 9	6 18 0
British Legal ...	5 12 6	5 17 5	6 2 10	6 8 11	6 15 9	7 3 5
British Life ...	5 15 9	6 1 6	6 7 9	6 14 4	7 1 0	7 7 8
Caledonian ...	5 9 6	5 14 5	5 19 6	6 4 9	6 10 2	6 15 9
*Caledonian ...	5 5 2	...	...	...	...	...
aCanada Life ...	5 15 11	6 1 2	6 6 8	6 12 6	6 18 9	7 5 4
Century ...	5 10 5	5 15 1	6 0 0	6 5 2	6 10 8	6 16 6
City Life ...	5 11 4	5 16 7	6 2 2	6 8 0	6 14 3	7 0 11
Clergy Mutual ...	5 10 4	5 16 0	6 2 2	6 8 6	6 15 0	7 1 6
Clerical, Med. & Gen	5 18 10	6 4 4	6 10 2	6 16 4	7 2 10	7 9 8
Colonial Mutual ...	5 12 0	5 17 5	6 2 10	6 8 1	6 15 3	7 3 3
†Commercial Union	5 14 0	5 19 1	6 4 5	6 10 0	6 15 10	7 2 0
Confederation Life.	5 16 2	6 1 6	6 7 1	6 13 1	6 19 7	7 6 5
Co-operative ...	5 10 7	5 15 6	6 0 9	6 6 4	6 12 3	6 18 7
*Co-operative ...	5 2 5	5 7 0	5 12 0	5 17 3	6 2 11	6 8 11
Eagle & Brit. Dom.	5 10 3	5 15 0	5 19 10	6 5 1	6 10 7	6 16 5
†Edinburgh ...	5 10 10	5 15 9	6 0 11	6 6 4	6 12 0	6 17 11
English & Scot. Law	5 6 2	5 10 9	5 15 8	6 0 11	6 6 6	6 12 4
Equitable ...	5 8 0	5 12 3	5 16 9	6 1 7	6 6 8	6 12 3
aEquitable (U.S.)	6 1 5	6 7 4	6 13 8	7 0 5	7 7 8	7 15 5
†Equity and Law...	5 12 6	5 17 11	6 3 7	6 9 8	6 15 10	7 2 5
†Friends' Provident	5 8 7	5 13 1	5 17 10	6 2 10	6 8 3	6 13 11
General Accident...	5 10 7	5 15 2	6 0 0	6 5 1	6 10 5	6 16 1
General Life ...	5 11 8	5 16 4	6 1 1	6 6 1	6 11 7	6 18 0
†Gresham ...	5 7 5	5 11 10	5 16 6	6 1 6	6 6 9	6 12 3
Guardian ...	5 8 4	5 12 11	5 17 10	6 3 0	6 8 7	6 14 6
Hearts of Oak (Gen.)	5 13 0	5 18 4	6 4 0	6 10 0	6 16 3	7 2 11
„ „ (Abst.)	5 7 4	5 12 5	5 17 9	6 3 6	6 9 5	6 15 9
Law Integrity ...	5 13 0	5 18 2	6 4 3	6 10 11	6 18 5	7 6 11
†Law Union & Rock	5 10 6	5 15 3	6 0 4	6 5 6	6 10 9	6 16 0
†Legal and General	5 11 6	5 16 5	6 1 8	6 7 2	6 13 2	6 19 5
Life Asso. of Scotlnd	5 10 9	5 15 5	6 0 5	6 5 7	6 11 0	6 16 10
*Life Asso. of Scot.	5 1 6	5 6 1	5 11 0	5 16 2	6 1 7	6 7 4
†Lpool & Lon & Globe	5 12 4	5 17 0	6 2 0	6 7 3	6 12 10	6 18 8
†Lon. & Lancashire	5 11 4	5 16 0	6 1 1	6 6 2	6 11 8	6 17 8
Lon. & Manchester	5 14 0	5 19 7	6 5 8	6 12 3	6 19 3	7 6 5
Lon. & Provincial ..	5 12 8	5 17 3	6 2 0	6 7 1	6 12 6	6 18 2
London Assurance..	5 8 5	5 12 8	5 17 3	6 2 10	6 8 7	6 14 11

\* Rates for Whole Life Assurance with Deferred Bonuses. a Premiums for nearest age.  
 † Allowance made for half years of age. ‡ Allowance made for quarter years of age.

# WHOLE LIFE—WITH PROFITS.—55-60.

NAME.	55	56	57	58	59	60
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
c†London Life ...	6 5 10	6 10 3	6 14 10	6 19 8	7 4 9	7 10 0
c**London Life ...	5 2 7	5 6 7	5 10 10	5 15 3	6 0 0	6 5 0
Manufacturer's Life	5 16 2	6 1 6	6 7 1	6 13 1	6 19 7	7 6 5
Marine and General	5 11 1	5 15 8	6 0 6	6 5 7	6 11 0	6 16 8
b  Metropolitan ...	5 14 0	5 19 0	6 4 1	6 9 2	6 14 5	7 0 0
Mut. Life & Citizens	5 11 6	5 16 11	6 2 6	6 8 3	6 14 4	7 0 10
†Mutual of N. York	6 1 5	6 7 4	6 13 8	7 0 5	7 7 8	7 15 5
b§National Benefit	5 11 3	5 16 1	6 1 1	6 6 5	6 12 2	6 18 2
†Nat. Mut. of Aust.	5 9 1	5 14 6	6 0 1	6 6 0	6 12 3	6 18 10
bNational Mutual..	5 9 4	5 14 1	5 19 2	6 4 6	6 10 2	6 16 2
National Provident	5 8 8	5 12 9	5 17 1	6 1 9	6 6 7	6 11 10
†New York ...	6 1 5	6 7 4	6 13 8	7 0 5	7 7 8	7 15 5
†aNew York ...	6 5 2	...	...	...	...	...
bNorth Brit. & Merc.	5 11 2	5 15 10	6 0 9	6 5 11	6 11 1	6 16 2
bNorthern ...	5 10 8	5 15 5	6 0 6	6 5 9	6 11 5	6 17 4
Norwich Union ...	5 12 6	...	...	...	...	...
Pearl (Ord.) ...	5 12 10	5 18 2	6 4 1	6 10 8	6 18 0	7 6 2
bPhoenix ...	5 10 3	5 14 10	5 19 11	6 5 2	6 10 8	6 16 6
†Prov. Association	5 9 10	5 14 11	6 0 3	6 5 10	6 11 8	6 18 0
Provident Mutual...	5 17 4	6 3 7	6 10 4	6 17 5	7 4 6	7 11 7
Prudential ...	5 15 4	6 1 0	6 7 3	6 13 9	7 0 5	7 6 11
Refuge ...	5 15 2	6 1 0	6 7 3	6 13 9	7 0 5	7 6 8
bRoyal ...	5 10 0	5 15 0	6 0 0	6 5 4	6 10 8	6 17 0
cRoyal Exchange...	5 9 11	5 14 7	5 19 6	6 4 9	6 10 4	6 16 4
Royal London Aux.	5 8 10	5 13 2	5 17 9	6 2 7	6 7 9	6 13 1
Salvation Army ...	5 11 9	5 16 6	6 1 6	6 6 9	6 12 3	6 18 1
Sceptre ...	5 13 4	5 19 2	6 5 4	6 11 8	6 18 0	7 4 6
bScottish Amicable.	5 11 0	5 16 0	6 1 0	6 7 0	6 13 0	7 0 0
bScottish Equitable	5 10 8	5 15 6	6 0 7	6 5 11	6 11 6	6 17 5
Scottish Insurance.	5 9 7	5 14 4	5 19 4	6 4 8	6 10 3	6 16 2
bScottish Life ...	5 10 6	5 15 2	6 0 0	6 5 2	6 10 8	6 16 6
*Scottish Provident	5 2 3	5 6 8	5 11 3	5 16 2	6 1 4	6 6 9
Scottish Temp'r'nce	5 9 8	5 14 5	5 19 6	6 4 11	6 10 8	6 16 10
*Scot. Temperance.	5 0 2	5 4 10	5 9 9	5 15 0	6 0 8	6 6 9
bScot. Union & Nat.	5 10 6	5 15 6	6 1 0	6 7 0	6 13 0	7 0 0
Scottish Widows'...	5 13 8	5 19 3	6 5 4	6 11 10	6 18 4	7 4 9
Standard ...	5 11 2	5 16 7	6 2 5	6 8 7	6 14 10	7 1 0
bStar ...	5 13 7	5 18 2	6 3 0	6 8 1	6 13 5	6 19 1
Sun Life ...	5 14 10	5 19 7	6 4 6	6 9 8	6 15 1	7 0 10
Sun Life of Canada	5 15 11	6 1 2	6 6 8	6 12 6	6 18 9	7 5 4
bU. Kingdom Prov.	5 11 2	5 15 8	6 0 6	6 5 8	6 11 4	6 17 4
University ...	5 11 2	5 15 11	6 1 0	6 6 4	6 12 0	6 18 0
†Wesleyan & Gen.	5 15 11	6 0 8	6 5 11	6 11 8	6 18 0	7 5 4
Yorkshire ...	5 12 0	5 16 11	6 2 2	6 7 8	6 13 7	6 19 11

\* Rates for Whole Life Assurance with Deferred Bonuses. \*|| With House Purchase Benefits.  
 † Premiums calculated for nearest age. || Subject to abatement after five years.  
 ‡ Premiums reduced by application of bonus. a With disability benefits.  
 b Allowance made for half years of age. c Allowance made for quarter years of age.  
 § Whole Life policies are payable at age 80 if still in force.  
 \*\* Reversionary Bonus of 80s. per cent. per annum compound guaranteed until 1925. 169

# RATES OF YEARLY PREMIUM FOR THE ASSURANCE

NAME.	21	22	23	24	25	26	27
Abst. & Gen. (Gen.)	1 11 2 12 0 12 10 13 9 14 8 15 8 16 9						
Abst. & Gen. (Abst.)	1 7 10 1 8 9 1 9 8 1 10 8 1 11 9 1 12 9 1 13 9						
Alliance ...	1 10 8 1 11 5 1 12 2 1 13 0 1 13 10 1 14 9 1 15 9						
Atlas ...	1 11 10 1 12 3 1 12 9 1 13 4 1 13 11 1 14 8 1 15 6						
Austra. Mut. Prov.	1 9 6 1 10 3 1 11 0 1 11 10 1 12 8 1 13 7 1 14 7						
Blackburn Phil. As.	1 14 5 1 15 2 1 16 0 1 16 11 1 17 10 1 18 10 1 19 11						
Britannic ...	1 11 5 1 12 3 1 13 0 1 13 10 1 14 9 1 15 9 1 16 8						
British Equitable...	1 12 6 1 13 5 1 14 4 1 15 3 1 16 3 1 17 4 1 18 5						
British General ...	1 12 1 1 12 10 1 13 7 1 14 5 1 15 3 1 16 2 1 17 1						
British Legal ...	1 14 0 1 14 10 1 15 8 1 16 6 1 17 4 1 18 2 1 19 1						
British Life ...	1 14 8 1 15 7 1 16 6 1 17 5 1 18 4 1 19 3 2 0 9						
British Widows ...	1 11 11 1 12 9 1 13 7 1 14 6 1 15 5 1 16 4 1 17 5						
Caledonian ...	1 11 2 1 11 10 1 12 6 1 13 2 1 13 11 1 14 8 1 15 7						
Canada Life ...	1 10 4 1 11 0 1 11 9 1 12 5 1 13 3 1 14 0 1 14 11						
Century ...	1 12 1 1 12 10 1 13 7 1 14 5 1 15 3 1 16 2 1 17 1						
City Life ...	1 11 6 1 12 4 1 13 2 1 14 0 1 15 1 1 16 0 1 17 0						
Clergy Mutual ...	1 6 0 1 6 8 1 7 4 1 8 1 1 8 11 1 9 8 1 10 7						
Clerical, Med. & Gen	1 8 11 1 9 8 1 10 6 1 11 3 1 12 1 1 12 11 1 13 9						
Colonial Mutual ...	1 9 5 1 10 2 1 11 0 1 11 9 1 12 7 1 13 6 1 14 5						
Commercial Union	1 11 4 1 11 11 1 12 7 1 13 3 1 14 0 1 14 9 1 15 7						
Confederation Life	1 10 4 1 11 0 1 11 8 1 12 5 1 13 2 1 14 0 1 14 11						
Eagle & Brit. Dom.	1 10 0 1 10 9 1 11 6 1 12 3 1 13 0 1 13 10 1 14 10						
English & Scot. Law	1 10 0 1 10 6 1 11 1 1 11 9 1 12 6 1 13 4 1 14 3						
Equitable ...	...						
†Equity and Law...	1 13 6 1 14 0 1 14 6 1 15 2 1 15 10 1 16 6 1 17 4						
‡Equity and Law...	...						
†Friends' Provident	1 9 5 1 10 2 1 10 11 1 11 7 1 12 4 1 13 6 1 14 5						
General Accident...	1 12 11 1 13 8 1 14 6 1 15 4 1 16 3 1 17 2 1 18 2						
General Life ...	1 12 9 1 13 6 1 14 4 1 15 3 1 16 2 1 17 1 1 18 8						
†Gresham ...	1 10 5 1 11 2 1 12 0 1 12 10 1 13 9 1 14 8 1 15 7						
Guardian ...	1 10 11 1 11 8 1 12 5 1 13 3 1 14 2 1 15 0 1 16 0						
Hearts of Oak ...	1 15 2 1 15 11 1 16 9 1 17 7 1 18 6 1 19 5 2 0 6						
Law Integrity ...	1 14 2 1 15 0 1 15 9 1 16 7 1 17 5 1 18 4 1 19 2						
†Law Union & Rock	1 10 6 1 11 3 1 12 1 1 12 11 1 13 9 1 14 7 1 15 5						
†Legal and General	1 14 5 1 15 2 1 16 0 1 16 9 1 17 7 1 18 5 1 19 2						
Life Asso. of Scotlnd	1 11 4 1 12 1 1 12 10 1 13 8 1 14 6 1 15 5 1 16 5						
†Lpool & Lon & Globe	1 13 3 1 13 11 1 14 9 1 15 7 1 16 5 1 17 4 1 18 3						
†*Lon. & Lancashire	1 11 7 1 12 4 1 13 2 1 13 11 1 14 9 1 15 8 1 16 7						
Lon. & Manchester	1 14 6 1 15 4 1 16 3 1 17 2 1 18 1 1 19 0 1 20 1						
Lon. & Provincial...	1 13 8 1 14 6 1 15 4 1 16 3 1 17 2 1 18 1 1 19 7						
London Assurance...	1 10 10 1 11 7 1 12 5 1 13 3 1 14 2 1 15 0 1 16 0						
‡London Life ...	1 5 5 1 6 2 1 6 10 1 7 7 1 8 4 1 9 2 1 10 0						

\* These rates are for policies of under £1,000. For £1,000 and over a lower rate is charged.  
 † Premiums for nearest age. ‡ Special Low Rates, no policy issued for less than £500.

## OF £100, WHOLE LIFE—WITHOUT PROFITS.—21-37.

28	29	30	31	32	33	34	35	36	37
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1 17 10	1 18 11	2 0 02	1 32 2 62	3 11 2 5 52	6 11 2 8 62	10 1 1 1 4			
1 14 9	1 15 10	1 16 11	1 18 01	1 19 22	2 0 62	3 10 2 5 22	6 8 2 6 4		
1 16 8	1 17 9	1 18 10	2 0 02	1 22 2 62	3 10 2 5 22	6 8 2 6 4			
1 16 4	1 17 4	1 18 4	1 19 62	0 72	1 92	3 02	4 42	5 82	7 2
1 15 7	1 16 8	1 17 9	1 18 11	2 0 12	1 42	2 82	4 12	5 62	7 1
2 0 11	2 2 02	3 12 4	3 32 5 62	6 10 2 8 32	9 9 2 11 42	13 0			
1 17 9	1 18 10	2 0 02	1 22 2 52	3 8 2 5 12	6 6 2 8 02	9 8			
1 19 6	2 0 82	1 11 2 3 22	4 62 5 10 2	7 3 2 9 92	10 4 2 12 0				
1 18 11	1 19 12	0 22 1 42	2 72 3 10 2	5 22 6 62	8 0 2 9 6				
2 0 02	1 02 2 12	3 32 4 62	5 92 7 12	8 62 10 02	11 7				
2 1 11	2 3 22	4 22 5 42	6 62 7 82	9 12 10 82	12 22 13 9				
1 18 6	1 19 7	2 0 10 2 2 12	3 42 4 92	6 32 7 92	9 42 11 1				
1 16 6	1 17 5	1 18 5	1 19 5	2 0 62	1 82 3 02	4 52 5 10 2	7 3		
1 15 10	1 16 10	1 17 10	1 18 11	2 0 02	1 32 2 52	3 10 2 5 32	6 9		
1 18 11	1 19 12	0 22 1 42	2 72 3 10 2	5 22 6 62	8 0 2 9 6				
1 18 0	1 19 2	0 42 1 72	2 10 2 4 22	5 62 7 12	8 72 10 3				
1 11 6	1 12 5	1 13 5	1 14 6	1 15 7	1 16 8	1 17 11	1 19 22	0 62	1 11
1 14 8	1 15 6	1 16 5	1 17 5	1 18 6	1 19 8	2 0 11 2	2 32 3 82	5 2	
1 15 5	1 16 5	1 17 6	1 18 7	1 19 9	2 0 2 42	3 92 5 22	6 8		
1 16 6	1 17 6	1 18 6	1 19 7	2 0 92	1 11 2 3 22	4 62 5 11 2	7 5		
1 15 10	1 16 10	1 17 10	1 18 11	2 0 02	1 22 2 52	3 10 2 5 22	6 8		
1 15 10	1 16 10	1 17 10	1 18 11	2 0 32	1 62 2 92	4 22 5 72	7 1		
1 15 2	1 16 2	1 17 2	1 18 3	1 19 5	2 0 82	2 02 3 42	4 92 6 3		
...	...	1 15 9	1 16 10	1 17 11	1 19 12	0 42 1 82	3 02 4 5		
1 18 3	1 19 2	2 0 32	1 42 2 62	3 82 4 11 2	6 42 7 92	9 3			
1 12 7	1 13 7	1 14 7	1 15 8	1 16 9	1 17 11	1 19 22	0 52 1 10 2	3 4	
1 15 5	1 16 6	1 17 7	1 18 8	1 19 10	2 1 12 2 52	3 10 2 5 42	6 11		
1 19 3	2 0 42	1 62 2 82	3 11 2 5 32	6 82 8 12	9 82 11 3				
1 17 7	1 18 8	1 19 9	2 0 62	1 42 2 82	3 11 2 5 22	6 82 8 5			
1 16 7	1 17 8	1 18 9	1 19 11	2 2 62	3 10 2 5 32	6 92 8 4			
1 17 0	1 18 1	1 19 2	0 42 1 72	2 10 2 4 32	5 82 7 22	8 9			
2 1 72	2 82 3 92	4 11 2 6 22	7 52 8 92	10 22 11 82	13 2				
2 0 02	1 02 2 22	3 42 4 72	6 02 7 32	8 72 10 02	11 6				
1 16 3	1 17 4	1 18 5	1 19 6	2 0 32	1 52 2 82	4 02 5 52	7 0		
2 0 02	1 02 2 02	3 22 4 32	5 62 6 82	8 02 9 52	10 11				
1 17 5	1 18 6	1 19 7	2 0 82	1 11 2 3 22	4 62 5 10 2	7 42 8 11			
1 19 3	2 0 32	1 42 2 52	3 82 4 10 2	6 32 7 72	9 02 10 7				
1 17 7	1 18 8	1 19 9	2 0 11 2 2 12	3 52 4 92	6 12 7 72	9 1			
2 1 22	2 32 3 42	4 62 5 92	7 12 8 52	9 92 11 22	12 9				
1 18 6	1 19 6	2 0 72	1 92 2 11 2	4 22 5 62	6 11 2 8 52	9 11			
1 17 0	1 18 1	1 19 2	0 32 1 52	2 92 4 12	5 62 6 11 2	8 6			
1 10 11	1 11 10	1 12 10	1 13 11	1 15 0	1 16 21	17 41	18 82	0 02	1 5

† Allowance made for half years of age. ‡ Allowance made for quarter years of age.

# WHOLE LIFE—WITHOUT PROFITS.

NAME.	21	22	23	24	25	26	27
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Manuf. Life (Gen.)	1 10 2	1 10 11	1 11 9	1 12 8	1 13 6	1 14 6	1 15 6
Do. (Abst.)	1 8 9	1 9 6	1 10 3	1 11 2	1 12 0	1 13 1	1 14 1
Marine & General...	1 11 2	1 11 11	1 12 9	1 13 7	1 14 6	1 15 5	1 16 4
††National Benefit	1 12 3	1 13 0	1 13 10	1 14 8	1 15 7	1 16 6	1 17 6
oNat. Mut. of Aust.	1 10 8	1 11 5	1 12 3	1 13 1	1 14 0	1 15 1	1 16 1
†National Mutual	1 8 11	1 9 8	1 10 6	1 11 4	1 12 2	1 13 1	1 14 0
National Provident	1 13 1	1 13 11	1 14 9	1 15 8	1 16 7	1 17 5	1 18 3
†§North Brit & Merc	1 13 5	1 14 2	1 15 1	1 16 0	1 17 0	1 18 0	1 19 5
North Brit. & Merc.	1 10 2	1 10 11	1 11 9	1 12 7	1 13 6	1 14 5	1 15 8
†Northern ...	1 8 1	1 8 10	1 9 7	1 10 4	1 11 2	1 12 0	1 13 1
Norwich Union ...	1 11 1	1 12 8	1 13 5	1 14 3	1 15 1	1 16 0	1 17 1
Pearl (Ord.)	1 12 4	1 13 1	1 14 1	1 15 9	1 16 8	1 17 7	1 18 7
†Phoenix ...	1 13 1	1 14 4	1 15 1	1 16 7	1 17 3	1 18 1	1 19 10
*Pioneer ...	1 13 6	1 14 1	1 15 1	1 16 8	1 17 5	1 18 4	1 19 3
Prov. Association...	1 12 2	1 13 1	1 14 8	1 15 6	1 16 4	1 17 3	1 18 2
Provident Mutual...	1 12 7	1 13 2	1 14 1	1 15 9	1 16 7	1 17 5	1 18 7
Prudential (Ord.)...	...	...	...	1 12 7	1 13 7	1 14 6	1 15 6
Refuge (Ord.)	1 14 10	1 15 9	1 16 8	1 17 8	1 18 9	1 19 10	2 0 0
†Royal ...	1 10 0	1 10 6	1 11 0	1 12 8	1 13 4	1 14 3	1 15 8
Royal London Aux	1 12 2	1 13 1	1 14 9	1 15 7	1 16 6	1 17 5	1 18 5
Salvation Army ...	1 13 2	1 14 1	1 15 8	1 16 6	1 17 4	1 18 3	1 19 3
†Scottish Amicable	1 11 7	1 12 2	1 13 9	1 14 7	1 15 6	1 16 5	1 17 8
†Scottish Equitable	1 13 2	1 14 1	1 15 8	1 16 6	1 17 4	1 18 3	1 19 2
Scottish Insurance.	1 12 3	1 13 0	1 14 9	1 15 7	1 16 6	1 17 5	1 18 4
†Scot. Union & Nat.	1 11 3	1 12 0	1 13 9	1 14 7	1 15 6	1 16 5	1 17 3
Scottish Widows'...	1 11 8	1 12 5	1 13 2	1 14 0	1 15 1	1 16 0	1 17 9
Standard ...	1 12 10	1 13 4	1 14 1	1 15 3	1 16 0	1 17 1	1 18 1
†Star ...	1 12 1	1 13 10	1 14 7	1 15 5	1 16 4	1 17 2	1 18 2
Sun Life ...	1 12 6	1 13 5	1 14 4	1 15 5	1 16 5	1 17 7	1 18 9
Sun of Canada ...	1 11 2	1 12 1	1 13 10	1 14 8	1 15 6	1 16 5	1 17 6
†U. Kingdom Prov.	1 9 10	1 10 8	1 11 6	1 12 4	1 13 2	1 14 0	1 15 0
University...	1 11 2	1 12 1	1 13 9	1 14 7	1 15 5	1 16 4	1 17 4
oWesleyan & Gen.	1 10 5	1 11 2	1 12 0	1 13 10	1 14 8	1 15 7	1 16 9
Yorkshire ...	1 13 2	1 14 1	1 15 8	1 16 6	1 17 5	1 18 4	1 19 10
bYorkshire	1 9 8	1 10 4	1 11 0	1 12 9	1 13 7	1 14 5	1 15 4

\* Premiums cease if life assured is permanently disabled by loss of sight in both eyes, loss of both hands or both feet, or one limb and one eye by accident.

† Allowance made for half years of age.

† Whole Life policies are payable at age 80 if still in force.

# WHOLE LIFE—WITHOUT PROFITS.—21-37.

28	29	30	31	32	33	34	35	36	37
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1 16 8	1 17 10	1 19 0	2 0 3	2 1 6	2 10 2	4 3 2	5 9 2	7 4 2	8 11
1 15 0	1 16 0	1 17 3	1 18 5	1 19 8	2 0 1	2 3 2	3 8 2	5 3 2	6 9
1 17 4	1 18 5	1 19 6	2 0 8	2 1 1	2 3 3	4 7 2	6 0 2	7 6 2	9 1
1 18 6	1 19 7	2 0 8	2 1 10	2 3 1	2 4 5	5 9 2	7 2 2	8 8 2	10 4
1 16 10	1 17 11	1 19 1	2 0 3	2 1 6	2 10 2	4 3 2	5 8 2	7 3 2	8 10
1 15 0	1 16 1	1 17 2	1 18 4	1 19 7	2 0 1	2 2 2	3 7 2	5 1 2	6 8
1 19 2	2 0 1	2 1 2	2 2 3	2 3 4	2 4 5	2 6 6	2 8 8	2 9 9	11
1 19 5	2 0 6	2 1 7	2 2 8	2 3 10	2 5 2	2 6 6	2 7 10	2 9 4	10 10
1 15 7	1 16 6	1 17 7	1 18 7	1 19 10	2 1 2	2 2 5	3 8 2	5 2 2	6 7
1 13 10	1 14 10	1 15 10	1 16 11	1 18 1	1 19 3	2 0 7	2 1 10	3 3 2	4 9
1 17 1	1 19 0	2 0 0	2 1 2	2 2 4	2 3 8	2 5 0	2 6 5	2 7 11	2 9 5
1 18 7	1 19 8	2 0 10	2 2 0	2 3 3	2 4 7	2 6 0	2 7 6	2 9 0	10 8
1 18 9	1 19 8	2 0 9	2 1 1	2 3 1	2 4 3	2 6 6	2 8 10	2 9 3	9 9
1 18 2	1 19 2	2 0 3	2 1 5	2 2 7	2 3 10	2 5 1	2 6 5	2 7 11	2 9 5
1 18 2	1 19 2	2 0 3	2 1 5	2 2 7	2 3 10	2 5 2	2 6 7	2 8 1	9 7
1 18 7	1 19 7	2 0 8	2 1 9	2 2 1	2 3 4	2 5 6	2 6 10	2 8 3	9 9
1 15 6	1 16 6	1 17 7	1 18 9	1 19 11	2 1 2	2 2 6	2 3 11	2 5 6	7 1
2 2 2	2 3 4	2 4 6	2 5 8	2 6 1	2 8 2	2 9 6	2 10 10	2 12 4	14 0
1 14 4	1 15 0	1 16 0	1 17 0	1 18 0	1 19 4	2 0 8	2 2 0	2 3 4	4 8
1 18 5	1 19 6	2 0 7	2 1 10	2 3 1	2 4 4	2 5 9	2 7 2	2 8 9	10 4
1 19 4	2 0 5	2 1 7	2 2 9	2 4 0	2 5 5	2 6 9	2 8 2	2 9 7	11 2
1 16 7	1 17 7	1 18 8	1 19 9	2 0 1	2 1 1	2 3 3	2 4 7	2 5 1	7 4
1 19 2	2 0 2	2 1 3	2 2 5	2 3 7	2 4 1	2 6 3	2 7 8	2 9 1	10 7
1 18 4	1 19 5	2 0 6	2 1 8	2 2 10	2 4 2	2 5 6	2 6 11	2 8 5	9 11
1 17 3	1 18 3	1 19 3	2 0 6	2 1 9	2 3 0	2 4 3	2 5 6	2 7 0	8 6
1 17 9	1 18 10	1 19 11	2 1 1	2 2 4	2 3 7	2 4 1	2 6 4	2 7 10	2 9 5
1 17 10	1 18 10	1 19 6	2 0 8	2 1 7	2 3 0	2 4 2	2 5 6	2 7 0	8 8
1 18 2	1 19 2	2 0 3	2 1 5	2 2 8	2 3 1	2 5 3	2 6 7	2 8 1	9 8
1 19 1	1 12 1	1 2 2	2 3 3	2 4 6	2 5 9	2 7 0	2 8 4	2 9 9	11 3
1 17 6	1 18 8	1 19 9	2 0 1	2 1 2	2 3 3	2 4 1	2 6 5	2 8 0	9 8
1 16 0	1 17 0	1 18 0	1 19 2	2 0 4	2 1 8	2 3 0	2 4 6	2 6 0	7 6
1 17 4	1 18 4	1 19 5	2 0 7	2 1 9	2 3 0	2 4 4	2 5 9	2 7 2	8 9
1 16 9	1 17 10	1 19 0	2 0 2	2 1 5	2 2 9	2 4 2	2 5 8	2 7 2	8 9
1 18 9	1 19 9	2 0 9	2 1 10	2 2 1	2 3 4	2 5 5	2 6 9	2 8 2	9 8
1 15 3	1 16 3	1 17 3	1 18 4	1 19 5	2 0 8	2 1 1	2 3 3	2 4 8	6 2

|| Policies are not issued for less than £500.

§ Premiums cease at age 60 or later, according to age at entry.

a Age nearest birthday.

b Minimum premium rates carrying smaller loan and surrender values.



# WHOLE LIFE—WITHOUT PROFITS.

NAME.	38	39	40	41	42	43	44
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Abst. & Gen. (Gen.)	2 11 9 2 13 6 2 15 3 2 17 3 2 19 5 3 1 9 3 4 3						
Abst. & Gen. (Abst.)	2 8 1 2 9 11 2 11 10 2 13 10 2 15 11 2 18 0 3 0 2						
Alliance ...	2 9 11 2 11 7 2 13 5 2 15 4 2 17 4 2 19 6 3 1 9						
Atlas ...	2 8 9 2 10 5 2 12 3 2 14 2 2 16 2 2 18 3 3 0 5						
Austr'l'n Mut. Prov.	2 8 8 2 10 4 2 12 2 2 14 1 2 16 1 2 18 3 3 0 6						
Blackburn Phil. Ass.	2 14 9 2 16 6 2 18 4 3 0 3 3 2 3 3 4 4 3 6 7						
Britannic ...	2 11 4 2 13 1 2 14 11 2 16 11 2 18 11 3 1 2 3 3 5						
British Equitable	2 13 8 2 15 6 2 17 4 2 19 4 3 1 5 3 3 7 3 5 11						
British General ...	2 11 2 2 12 10 2 14 8 2 16 6 2 18 6 3 0 6 3 2 9						
British Legal ...	2 13 3 2 15 1 2 17 0 2 18 11 3 0 11 3 3 0 3 5 2						
British Life ...	2 15 6 2 17 3 2 19 1 3 0 11 3 2 10 3 4 7 3 6 8						
British Widows ...	2 12 10 2 14 9 2 16 9 2 18 10 3 1 1 3 3 5 3 5 11						
Caledonian ...	2 8 9 2 10 4 2 12 0 2 13 10 2 15 10 2 17 10 3 0 0						
Canada Life ...	2 8 4 2 9 11 2 11 9 2 13 8 2 15 8 2 17 9 3 0 0						
Century ...	2 11 2 2 12 10 2 14 8 2 16 6 2 18 6 3 0 6 3 2 9						
City Life ...	2 12 0 2 13 9 2 15 9 2 17 9 2 19 10 3 2 1 3 4 6						
Clergy Mutual ...	2 3 5 2 4 11 2 6 7 2 8 4 2 10 1 2 12 0 2 14 0						
Clerical, Med. & Gen	2 6 9 2 8 5 2 10 1 2 11 10 2 13 6 2 15 4 2 17 3						
Colonial Mutual ...	2 8 3 2 9 11 2 11 9 2 13 7 2 15 6 2 17 7 2 19 9						
Commercial Union	2 9 0 2 10 8 2 12 5 2 14 3 2 16 2 2 18 2 3 0 4						
Confederation Life	2 8 4 2 9 11 2 11 8 2 13 7 2 15 7 2 17 8 3 0 0						
Eagle & Brit. Dom.	2 8 8 2 10 4 2 12 1 2 13 10 2 15 10 2 17 10 3 0 0						
English & Scot. Law	2 7 10 2 9 6 2 11 3 2 13 1 2 15 0 2 17 0 2 19 2						
Equitable ...	2 5 11 2 7 6 2 9 2 2 10 11 2 12 9 2 14 8 2 16 8						
Equity and Law...	2 10 10 2 12 7 2 14 6 2 16 4 2 18 5 3 0 7 3 2 10						
Equity & Law ...	2 4 10 2 6 4 2 8 1 2 9 10 2 11 8 2 13 7 2 15 8						
Friends' Provident	2 8 6 2 10 2 2 11 11 2 13 9 2 15 9 2 17 10 3 0 0						
General Accident...	2 12 11 2 14 9 2 16 7 2 18 7 3 0 8 3 2 10 3 5 2						
General Life ...	2 10 0 2 11 9 2 13 8 2 15 7 2 17 8 2 19 9 3 2 1						
Gresham ...	2 10 0 2 11 9 2 13 6 2 15 6 2 17 6 2 19 7 3 1 10						
Guardian ...	2 10 5 2 12 2 2 14 0 2 15 11 2 18 0 3 0 2 3 2 5						
Hearts of Oak ...	2 14 10 2 16 6 2 18 4 3 0 2 3 2 1 3 4 2 3 6 4						
Law Integrity ...	2 13 2 2 15 0 2 16 8 2 18 7 3 0 6 3 2 10 3 5 2						
Law Union & Rock	2 8 7 2 10 3 2 12 0 2 13 9 2 15 7 2 17 7 2 19 9						
Legal and General	2 12 6 2 14 2 2 16 0 2 17 11 2 19 11 3 2 0 3 4 3						
Life Asso. of Scotlnd	2 10 6 2 12 2 2 14 0 2 15 11 2 17 11 3 0 0 3 2 2						
Lpool & Lon & Globe	2 12 2 2 13 10 2 15 7 2 17 6 2 19 5 3 1 6 3 3 8						
*Lon. & Lancashire	2 10 9 2 12 5 2 14 3 2 16 2 2 18 2 3 0 3 3 2 5						
Lon. & Manchester	2 14 6 2 16 3 2 18 0 2 19 10 3 1 9 3 3 9 3 5 11						
Lon. & Provincial	2 11 8 2 13 5 2 15 3 2 17 3 2 19 5 3 1 7 3 3 11						
London Assurance	2 10 1 2 11 10 2 13 8 2 15 6 2 17 6 2 19 8 3 1 10						

\* These rates are for policies of under £1,000. For £1,000 and over a lower rate is charged.  
 † Allowance made for half years of age. ‡ Allowance made for quarter years of age.  
 ‡ Age nearest birthday. b Special low rates; no policy issued for less than £500.

# WHOLE LIFE—WITHOUT PROFITS.—38-54.

45	46	47	48	49	50	51	52	53	54
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
3 6 11 3 9 7 3 12 6 3 15 6 3 18 9 4 2 2 4 5 9 4 9 7 4 13 9 4 18 1									
3 2 6 3 4 11 3 7 5 3 10 1 3 12 11 3 15 11 3 19 5 4 2 9 4 6 3 4 10 0									
3 4 2 3 6 8 3 9 4 3 12 1 3 15 1 3 18 2 4 1 6 4 5 0 4 8 8 4 12 7									
3 2 9 3 5 2 3 7 9 3 10 5 3 13 4 3 16 5 3 19 8 4 3 2 4 6 10 4 10 10									
3 2 11 3 5 6 3 8 2 3 11 0 3 14 0 3 17 2 4 0 7 4 4 2 4 8 0 4 12 2									
3 9 0 3 11 7 3 14 4 3 17 3 4 0 4 4 3 7 4 7 0 4 10 8 4 14 7 4 18 9									
3 5 10 3 8 5 3 11 3 3 14 3 3 17 5 4 0 8 4 4 3 4 8 1 4 12 2 4 16 4									
3 8 4 3 10 11 3 13 7 3 16 6 3 19 7 4 2 9 4 6 2 4 9 9 4 13 7 4 17 7									
3 5 1 3 7 6 3 10 0 3 12 9 3 15 7 3 18 7 4 1 9 4 5 1 4 8 8 4 12 4									
3 7 5 3 9 10 3 12 5 3 15 2 3 18 0 4 1 0 4 4 2 4 7 8 4 11 6 4 15 9									
3 8 9 3 11 1 3 13 8 3 16 4 3 19 5 4 2 10 4 6 7 4 10 8 4 14 9 4 19 4									
3 8 6 3 11 4 3 14 3 3 17 4 4 0 7 4 4 1 4 7 9 4 11 8 4 15 10 5 0 2									
3 2 3 3 4 7 3 7 1 3 9 9 3 12 7 3 15 7 3 18 9 4 2 1 4 5 7 4 9 3									
3 2 5 3 4 11 3 7 9 3 10 6 3 13 8 3 17 0 4 0 6 4 4 3 4 8 4 12 6									
3 5 1 3 7 6 3 10 0 3 12 9 3 15 7 3 18 7 4 1 9 4 5 1 4 8 8 4 12 4									
3 7 0 3 9 8 3 12 6 3 15 6 3 18 7 4 1 11 4 5 6 4 9 2 4 13 2 4 17 5									
2 16 2 2 18 4 3 0 8 3 3 2 3 5 9 3 8 6 3 11 5 3 14 5 3 17 8 4 1 1									
2 19 5 3 1 8 3 4 1 3 6 8 3 9 4 3 12 2 3 15 4 3 18 8 4 2 3 4 6 2									
3 2 0 3 4 5 3 6 11 3 9 7 3 12 5 3 15 5 3 18 7 4 1 11 4 5 5 4 9 1									
3 2 7 3 5 0 3 7 6 3 10 2 3 12 11 3 15 10 3 18 11 4 2 2 4 5 8 4 9 4									
3 2 5 3 4 11 3 7 8 3 10 6 3 13 7 3 17 0 4 0 6 4 4 2 4 8 4 4 12 6									
3 2 4 3 4 9 3 7 3 3 9 10 3 12 7 3 15 6 3 18 8 4 2 0 4 5 6 4 9 2									
3 1 5 3 3 10 3 6 5 3 9 2 3 12 0 3 15 0 3 18 3 4 1 8 4 5 3 4 9 0									
2 18 10 3 1 1 3 3 5 3 5 11 3 8 7 3 11 4 3 14 3 3 17 4 4 0 6 4 0									
3 5 3 3 7 9 3 10 4 3 13 2 3 16 2 3 19 3 4 2 7 4 6 2 4 10 0 4 14 0									
2 17 11 3 0 2 3 2 8 3 5 3 3 8 0 3 11 0 3 14 0 3 17 3 4 0 8 4 4 4									
3 2 4 3 4 9 3 7 4 3 10 0 3 12 10 3 15 10 3 19 0 4 2 4 4 5 10 4 9 7									
3 7 7 3 10 2 3 12 10 3 15 8 3 18 8 4 1 10 4 5 2 4 8 8 4 12 4 4 16 3									
3 4 8 3 7 5 3 10 2 3 13 0 3 16 1 3 19 4 4 2 9 4 6 4 4 10 0 4 14 2									
3 4 3 3 6 9 3 9 4 3 12 1 3 15 0 3 18 1 4 1 4 4 4 9 4 8 4 4 12 2									
3 4 10 3 7 4 3 10 1 3 12 11 3 15 11 3 19 1 4 2 5 4 6 0 4 9 9 4 13 8									
3 8 7 3 11 0 3 13 6 3 16 3 3 19 2 4 2 3 4 5 8 4 9 3 4 13 2 4 17 3									
3 7 6 3 10 2 3 12 11 3 15 7 3 18 5 4 1 9 4 5 0 4 8 6 4 12 3 4 16 4									
3 2 0 3 4 6 3 7 0 3 9 9 3 12 6 3 15 6 3 18 10 4 2 0 4 5 4 4 9 0									
3 6 7 3 9 0 3 11 8 3 14 4 3 17 3 4 0 4 4 3 8 4 7 2 4 10 10 4 14 10									
3 4 6 3 7 0 3 9 8 3 12 5 3 15 4 3 18 5 4 1 8 4 5 2 4 8 10 4 12 8									
3 6 0 3 8 5 3 10 11 3 13 7 3 16 5 3 19 5 4 2 9 4 6 5 4 10 2 4 14 3									
3 4 9 3 7 2 3 9 9 3 12 5 3 15 7 3 18 10 4 2 3 4 5 11 4 9 9 4 13 10									
3 8 3 3 10 8 3 13 3 3 16 0 3 19 0 4 2 2 4 5 7 4 9 3 4 13 2 4 17 6									
3 6 4 3 8 11 3 11 9 3 14 8 3 17 7 4 0 10 4 4 3 4 7 11 4 11 10 4 16 0									
3 4 2 3 6 8 3 9 3 3 11 11 3 14 10 3 17 11 4 1 1 4 4 6 4 8 0 4 11 9									



# WHOLE LIFE—WITHOUT PROFITS.

NAME.	38	39	40	41	42	43	44
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
¶ London Life ...	2 2 11	2 4 5	2 6 1	2 7 10	2 9 8	2 11 6	2 13 7
Manufacturers Life							
(Gen.)	2 10	8 2 12	5 2 14	4 2 16	4 2 18	5 3 0	9 3 3 2
„ (Abst.)	2 8	4 2 10	0 2 11	10 2 13	6 2 15	8 2 17	9 3 0 2
Marine & General..	2 10	9 2 12	6 2 14	4 2 16	3 2 18	4 3 0	6 3 2 9
*† National Benefit.	2 12	2 2 14	2 2 16	3 2 18	4 3 0	6 3 2	9 3 5 1
α Nat. Mut. of Aust.	2 10	6 2 12	4 2 14	2 2 16	2 2 18	3 3 0	6 3 2 10
* National Mutual..	2 8	4 2 10	1 2 11	11 2 13	10 2 15	10 2 17	11 3 0 1
National Provident	2 11	8 2 13	5 2 15	4 2 17	4 2 19	5 3 1	8 3 4 0
*§ North Brit. & Merc.	2 12	6 2 14	2 2 15	11 2 17	9 2 19	9 3 1	10 3 4 1
North Brit. & Merc.	2 8	2 2 9	10 2 11	7 2 13	5 2 15	4 2 17	4 2 19 6
* Northern ...	2 6	3 2 7	10 2 9	7 2 11	4 2 13	3 2 15	3 2 17 4
Norwich Union ...	2 11	0 2 12	8 2 14	6 2 16	5 2 18	5 3 0	6 3 2 9
Pearl (Ord.)	2 12	4 2 14	2 2 16	1 2 18	1 3 0	2 3 2	5 3 4 9
* Phoenix ..	2 11	5 2 13	1 2 14	11 2 16	10 2 18	10 3 1	0 3 3 2
† Pioneer ...	2 11	1 2 12	10 2 14	8 2 16	8 2 18	9 3 0	11 3 3 3
Prov. Association...	2 11	3 2 13	0 2 14	9 2 16	8 2 18	8 3 0	9 3 3 0
Provident Mutual...	2 11	7 2 13	4 2 15	2 2 17	1 2 19	1 3 1	2 3 3 5
Prudential...	2 8	8 2 10	5 2 12	2 2 14	1 2 16	1 2 18	3 3 0 6
Refuge ...	2 15	9 2 17	6 2 19	3 3 1	0 3 2	10 3 4	8 3 6 8
* Royal ..	2 6	0 2 7	8 2 9	4 2 11	4 2 13	4 2 15	4 2 17 4
Royal London Aux.	2 12	1 2 13	10 2 15	9 2 17	8 2 19	9 3 2	0 3 4 4
Salvation Army ...	2 12	10 2 14	7 2 16	4 2 18	4 3 0	4 3 2	6 3 4 9
* Scottish Amicable	2 8	10 2 10	5 2 12	1 2 13	10 2 15	8 2 17	8 2 19 10
* Scottish Equitable	2 12	3 2 13	11 2 15	9 2 17	7 2 19	6 3 1	6 3 3 8
Scottish Insurance	2 11	7 2 13	3 2 15	1 2 17	0 2 19	0 3 1	2 3 3 4
* Scot. Union & Nat.	2 10	0 2 11	9 2 13	6 2 15	3 2 17	3 2 19	3 3 1 6
Scottish Widows'..	2 11	1 2 12	10 2 14	8 2 16	8 2 18	9 3 0	11 3 3 2
Standard ...	2 10	4 2 12	1 2 14	0 2 15	11 2 17	11 3 0	2 3 2 6
* Star ...	2 11	3 2 12	11 2 14	9 2 16	8 2 18	7 3 0	9 3 2 11
Sun Life ...	2 12	10 2 14	6 2 16	2 2 17	10 2 19	6 3 1	3 3 3 1
Sun of Canada ...	2 11	4 2 13	2 2 15	0 2 17	0 2 19	2 3 1	4 3 3 8
* U. Kingdom Prov.	2 9	2 2 11	0 2 12	10 2 14	8 2 16	8 2 18	10 3 1 0
University..	2 10	4 2 12	0 2 13	10 2 15	9 2 17	9 2 19	10 3 2 1
α Wesleyan & Gen.	2 10	6 2 12	3 2 14	2 2 16	2 2 18	3 3 0	5 3 2 9
Yorkshire ...	2 11	3 2 12	11 2 14	8 2 16	6 2 18	6 3 0	7 3 2 10
β Yorkshire ...	2 7	9 2 9	5 2 11	2 2 13	0 2 15	0 2 17	1 2 19 4

\* Allowance made for half years of age. ¶ Allowance made for quarter years of age.  
 † Premiums cease if life assured is permanently disabled by loss of sight in both eyes,  
 loss of both hands or feet, or one limb and one eye by accident. α Age nearest birthday.  
 β Minimum premium plan, carrying smaller loan and surrender values.

# WHOLE LIFE—WITHOUT PROFITS.—38-54.

45	46	47	48	49	50	51	52	53	54
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
2 15	9 2 17	11 3 0	3 3 2	9 3 5	5 3 8	2 3 11	2 3 14	2 3 17	5 4 0 11
3 5	9 3 8	5 3 11	4 3 14	3 3 17	5 4 0	9 4 4	4 4 8	0 4 12	2 4 16 5
3 2	9 3 5	3 3 7	10 3 10	8 3 13	8 3 17	2 4 0	3 4 4	0 4 7	11 4 12 0
3 5	1 3 7	7 3 10	3 3 13	1 3 16	0 3 19	2 4 2	6 4 6	0 4 9	8 4 13 7
3 7	6 3 10	1 3 12	10 3 15	10 3 19	0 4 2	5 4 5	11 4 9	6 4 13	3 4 17 1
3 5	3 3 7	10 3 10	7 3 13	6 3 16	7 3 19	9 4 3	2 4 6	9 4 10	8 4 14 9
3 2	5 3 4	10 3 7	5 3 10	2 3 13	1 3 16	2 3 19	5 4 2	10 4 6	5 4 10 2
3 6	6 3 9	1 3 11	11 3 14	10 3 17	11 4 1	2 4 4	7 4 8	3 4 12	1 4 16 3
3 6	4 3 8	7 3 11	0 3 13	7 3 16	6 3 19	9 4 3	4 4 7	3 4 11	1 4 15 5
3 1	9 3 4	2 3 6	8 3 9	5 3 12	2 3 15	2 3 18	4 4 1	8 4 5	3 4 8 11
2 19	6 3 1	10 3 4	3 3 6	10 3 9	6 3 12	4 3 15	5 3 18	7 4 1	11 4 5 6
3 5	1 3 7	6 3 10	1 3 12	10 3 15	8 3 18	8 4 1	10 4 5	2 4 8	9 4 12 6
3 7	3 3 9	10 3 12	7 3 15	6 3 18	7 4 1	10 4 5	3 4 8	11 4 12	10 4 16 11
3 5	6 3 7	11 3 10	6 3 13	3 3 16	2 3 19	3 4 2	6 4 6	0 4 9	8 4 13 8
3 5	7 3 8	2 3 10	10 3 13	8 3 16	8 3 19	10 4 3	3 4 6	10 4 10	9 4 14 10
3 5	4 3 7	10 3 10	5 3 13	2 3 16	1 3 19	2 4 2	5 4 5	10 4 9	5 4 13 3
3 5	9 3 8	3 3 10	11 3 13	9 3 16	9 4 0	0 4 3	4 4 6	9 4 10	4 4 14 2
3 2	9 3 5	3 3 7	9 3 10	6 3 13	4 3 16	4 3 19	8 4 3	2 4 6	10 4 10 8
3 8	10 3 11	2 3 13	8 3 16	5 3 19	5 4 2	8 4 6	2 4 10	0 4 14	2 4 18 8
2 19	8 3 2	0 3 4	4 3 7	0 3 9	8 3 12	4 3 15	4 3 18	8 4 2	4 4 6 0
3 6	9 3 9	4 3 12	1 3 15	0 3 18	0 4 1	3 4 4	8 4 8	4 4 12	2 4 16 2
3 7	3 3 9	10 3 12	7 3 15	3 3 18	1 4 0	10 4 3	11 4 7	5 4 11	2 4 15 1
3 2	2 3 4	7 3 7	2 3 9	10 3 12	8 3 15	8 3 18	11 4 2	5 4 6	2 4 10 0
3 6	0 3 8	6 3 11	1 3 13	10 3 16	9 3 19	10 4 3	3 4 6	11 4 10	10 4 14 11
3 5	9 3 8	2 3 10	9 3 13	6 3 16	5 3 19	5 4 2	8 4 6	1 4 9	8 4 13 5
3 3	9 3 6	3 3 8	9 3 11	3 3 14	0 3 17	3 4 1	3 4 5	3 4 9	3 4 13 3
3 5	6 3 8	0 3 10	8 3 13	6 3 16	6 3 19	8 4 3	1 4 6	8 4 10	5 4 14 5
3 5	0 3 7	8 3 10	7 3 13	5 3 16	5 3 19	7 4 3	0 4 6	7 4 10	5 4 14 6
3 5	3 3 7	8 3 10	3 3 13	0 3 15	10 3 18	10 4 2	0 4 5	5 4 8	11 4 12 8
3 5	1 3 7	2 3 9	5 3 12	0 3 14	11 3 18	1 4 1	1 4 5	5 4 9	6 4 13 10
3 6	2 3 8	9 3 11	6 3 14	5 3 17	6 4 0	9 4 4	4 3 7	11 4 11	10 4 15 11
3 3	4 3 5	10 3 8	6 3 11	2 3 14	0 3 17	0 4 0	2 4 3	6 4 7	0 4 10 8
3 4	5 3 6	11 3 9	8 3 12	6 3 15	6 3 18	8 4 2	0 4 5	6 4 9	2 4 13 0
3 5	2 3 7	9 3 10	5 3 13	4 3 16	4 3 19	6 4 2	11 4 6	5 4 10	2 4 14 2
3 5	2 3 7	7 3 10	3 3 13	0 3 15	11 3 19	1 4 2	5 4 6	0 4 9	9 4 13 9
3 1	8 3 4	1 3 6	9 3 9	6 3 12	5 3 15	7 3 18	11 4 2	6 4 6	3 4 10 3

‡ Whole Life policies up to age 40 at entry are payable at age 80 if still in force  
 || Policies are not issued for less than £500.  
 § Premiums cease at age 60 or later, according to age at entry.

# WHOLE LIFE—WITHOUT PROFITS.

NAME.	55	56	57	58	59	60
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Abst. & Gen. (Gen.)	5 2 9	5 7 9	5 13 0	5 18 7	6 4 7	6 11 0
Abst. & Gen. (Abst.)	4 14 0	4 18 2	5 2 8	5 7 5	5 13 8	5 19 3
Alliance ...	4 16 9	5 1 2	5 5 10	5 10 9	5 16 0	6 1 7
Atlas ...	4 15 1	4 19 7	5 4 4	5 9 5	5 14 10	6 0 5
Austra. Mut. Prov.	4 16 6	5 1 2	5 6 1	5 11 4	5 16 11	6 2 11
Blackb'rn Phil. Ass.	5 3 2	5 7 11	5 13 1	5 18 8	6 4 8	6 11 1
Britannic ...	5 0 10	5 5 7	5 10 7	5 15 10	6 1 5	6 7 4
British Equitable...	5 1 11	5 6 6	5 11 4	5 16 6	6 1 11	6 7 10
British General ...	4 16 3	5 0 5	5 4 10	5 9 10	5 15 0	6 0 6
British Legal ...	5 0 6	5 5 9	5 11 6	5 17 9	6 4 6	6 11 9
British Life ...	5 4 2	5 9 5	5 15 0	6 0 11	6 6 11	6 12 11
British Widows ...	5 4 10	5 9 9	5 15 0	6 0 7	6 6 6	6 12 10
Caledonian ...	4 13 2	4 17 5	5 2 1	5 7 2	5 12 11	5 19 5
Canada Life ...	4 17 2	5 2 0	5 7 3	5 12 9	5 18 9	6 5 0
Century ...	4 16 3	5 0 5	5 4 10	5 9 10	5 15 0	6 0 6
City Life ...	5 1 11	5 6 8	5 11 9	5 17 1	6 2 10	6 8 11
Clergy Mutual ...	4 4 8	4 8 5	4 12 6	4 16 8	5 1 2	5 5 11
Clerical, Med. & Gen	4 10 1	4 14 4	4 18 8	5 3 3	5 8 1	5 13 3
Colonial Mutual ...	4 12 11	4 17 0	5 1 4	5 5 11	5 10 9	5 15 10
Commercial Union	4 13 3	4 17 4	5 1 8	5 6 2	5 10 11	5 15 11
Confederation Life	4 17 1	5 2 0	5 7 2	5 12 8	5 18 8	6 5 0
Eagle & Brit. Dom.	4 13 0	4 17 1	5 1 5	5 6 0	5 10 10	5 16 0
English & Scot. Law	4 13 0	4 17 6	5 2 4	5 7 6	5 13 0	5 18 10
Equitable ...	4 7 7	4 11 5	4 15 5	4 19 8	5 4 2	5 8 11
Equity and Law...	4 18 5	5 3 0	5 7 11	5 13 2	5 18 7	6 4 5
Equity and Law...	4 8 1	4 12 2	4 16 5	5 1 0	5 5 9	5 10 9
Friends' Provident	4 13 7	4 17 11	5 2 6	5 7 4	5 12 6	5 18 0
General Accident...	5 0 5	5 4 9	5 9 4	5 14 3	5 19 4	6 4 10
General Life ...	4 18 7	5 3 1	5 8 0	5 13 5	5 18 10	6 4 7
Gresham ...	4 16 2	5 0 5	5 4 11	5 9 8	5 14 8	6 0 0
Guardian ...	4 17 11	5 2 4	5 7 1	5 12 1	5 17 5	6 3 1
Hearts of Oak ...	5 1 9	5 6 6	5 11 7	5 17 0	6 2 8	6 8 8
Law Integrity ...	5 0 11	5 5 11	5 11 5	5 17 8	6 4 8	6 12 4
Law Union & Rock	4 12 10	4 16 10	5 1 0	5 5 6	5 10 3	5 15 3
Legal and General	4 19 2	5 3 8	5 8 6	5 13 8	5 19 0	6 4 8
Life Asso. of Scotlnd	4 16 9	5 1 1	5 5 9	5 10 8	5 15 11	6 1 5
Lpool & Lon & Globe	4 18 6	5 3 0	5 7 9	5 12 11	5 18 2	6 3 11
*Lon. & Lancashire	4 18 1	5 2 7	5 7 5	5 12 5	5 17 9	6 3 6
Lon. & Manchester	5 2 2	5 7 3	5 12 9	5 18 10	6 5 5	6 12 4
Lon. & Provincial...	5 0 6	5 5 3	5 10 3	5 15 8	6 1 5	6 7 5
London Assurance...	4 15 9	4 19 11	5 4 4	5 9 9	5 15 4	6 1 6

\* These rates are for policies of under £1,000. For £1,000 and over a lower rate is charged.  
 † Allowance made for half years of age. ‡ Allowance made for quarter years of age.  
 § Age nearest birthday. b Special Low Rates, no policy issued for less than £500.

# WHOLE LIFE—WITHOUT PROFITS.—55-60.

NAME.	55	56	57	58	59	60
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
London Life ...	4 4 6	4 8 3	4 12 4	4 16 7	5 1 1	5 5 10
Manuf's. Life (Gen.)	5 1 0	5 5 10	5 11 0	5 16 6	6 2 5	6 8 9
Do. (Abst.)	4 16 5	5 1 0	5 6 0	5 11 3	5 16 10	6 10 3
Marine and General	4 17 9	5 2 1	5 6 9	5 11 9	5 17 0	6 2 6
†National Benefit	5 1 1	5 5 7	5 10 8	5 16 5	6 2 11	6 10 3
aNat. Mut. of Aust.	4 19 0	5 3 6	5 8 4	5 13 5	5 18 10	6 4 7
†National Mutual...	4 14 1	4 18 3	5 2 8	5 7 4	5 12 4	5 17 8
National Provident	5 0 7	5 5 2	5 10 0	5 15 2	6 0 7	6 6 5
†§North Brit. & Mer.	5 0 0	5 4 4	5 8 10	5 13 8	5 18 5	6 3 1
North Brit. & Mer.	4 12 10	4 17 1	5 1 6	5 6 2	5 11 3	5 16 6
†Northern ...	4 9 2	4 13 5	4 17 11	5 2 8	5 7 9	5 13 1
Norwich Union ...	4 16 5	5 1 3	5 5 10	5 10 8	5 15 10	6 1 4
Pearl (Ord.) ...	5 1 3	5 5 10	5 10 8	5 15 10	6 1 4	6 7 1
†Phoenix ...	4 17 11	5 2 4	5 7 2	5 12 3	5 17 7	6 3 3
*Pioneer ...	4 19 3	5 4 0	5 9 0	5 14 3	5 19 10	6 5 9
Prov. Association	4 17 3	5 2 0	5 7 1	5 12 5	5 18 1	6 4 2
Provident Mutual...	4 18 4	5 2 10	5 7 9	5 13 1	5 18 10	6 5 0
Prudential...	4 14 8	4 18 11	5 3 5	5 8 2	5 13 2	5 18 6
Refuge ...	5 3 6	5 8 8	5 14 2	6 0 0	6 6 2	6 12 2
†Royal ...	4 10 4	4 14 8	4 19 0	5 3 8	5 9 0	5 14 8
Royal London Aux.	5 0 6	5 5 0	5 9 10	5 15 0	6 0 4	6 6 2
Salvation Army ...	4 19 4	5 3 9	5 8 6	5 13 6	5 18 10	6 4 5
†Scottish Amicable	4 14 0	4 18 9	5 3 8	5 9 0	5 14 6	5 19 6
†Scottish Equitable	4 19 4	5 4 0	5 8 11	5 14 2	5 19 8	6 5 5
Scottish Insurance	4 17 5	5 1 8	5 6 1	5 10 10	5 15 9	6 1 0
†Scot. Union & Nat.	4 17 6	5 2 0	5 6 6	5 11 0	5 16 0	6 1 6
Scottish Widows ...	4 18 7	5 3 0	5 7 9	5 12 10	5 18 2	6 3 10
Standard ...	4 18 10	5 3 6	5 8 5	5 13 8	5 19 2	6 5 0
†Star ...	4 16 7	5 0 9	5 5 3	5 9 10	5 14 9	6 0 0
Sun Life ...	4 17 8	5 1 9	5 6 2	5 10 10	5 15 9	6 0 11
Sun of Canada ...	5 0 4	5 4 11	5 9 10	5 15 2	6 0 9	6 6 8
†U. Kingdom Prov.	4 14 6	4 18 8	5 3 0	5 7 8	5 12 6	5 17 8
University...	4 17 1	5 2 9	5 7 6	5 12 5	5 17 8	6 3 3
aWesleyan & Gen'l	4 18 4	5 2 6	5 7 4	5 12 6	5 18 0	6 3 10
Yorkshire ...	4 18 0	4 19 0	5 3 10	5 9 0	5 14 6	6 0 4
bYorkshire ...	4 14 6	4 19 0	5 3 10	5 9 0	5 14 6	6 0 4

\* Premiums cease if life assured is permanently disabled by loss of sight in both eyes, loss of both hands or both feet, or one limb and one eye by accident. † Allowance made for half years of age. ‡ Whole life policies on this table are payable at age 80 if still in force. § Policies are not issued for less than £500. ¶ Premiums cease at age 60 or later according to age at entry. ¶ Allowance is made for quarter years of age. a Age nearest birthday. b Minimum premium rates, carrying smaller loan and surrender values.

# ENDOWMENT ASSURANCES

Annual Premiums at Ages 25, 30, 35, 40, and 45 (next birthday) for Endowment

NAME OF OFFICE.	Age 25 at entry. Payable in			Age 30 at entry. Payable in		
	30	35	40	25	30	35
	years.	years.	years.	years.	years.	years.
aAbst'r's & Gen. (Abst.) B	2 19 5	2 11 2	2 5 9	3 14 1	3 2 1	2 14 4
" " (Gen.) B	3 2 6	2 13 10	2 8 2	3 17 11	3 5 4	2 17 2
Alliance ...	13 3 9	2 15 7	2 10 4	3 18 7	3 6 4	2 18 9
Atlas ...	13 5 7	2 17 5	2 12 2	4 0 5	3 3 0	3 0 7
Australian Mut. Prov.	13 3 4	2 15 10	2 10 9	3 17 9	3 6 4	2 19 4
Blackburn Phil. Ass.	13 6 9	...	...	4 1 9	3 8 9	...
Britannic ...	13 5 9	...	...	4 0 7	3 7 9	...
British Equitable	13 4 4	2 16 0	2 10 5	3 19 3	3 7 0	2 19 2
British General ...	13 5 8	2 17 3	2 11 6	3 19 6	3 7 7	2 19 8
British Legal ...	13 5 10	2 17 5	...	4 1 6	3 8 7	3 0 8
British Life ...	13 1 4	...	...	3 15 10	3 2 9	...
Caledonian ...	13 3 1	2 14 7	2 8 10	3 17 10	3 5 6	2 17 6
*Canada Life ...	13 3 11	...	...	3 19 0	3 6 4	...
Century ...	13 5 11	2 17 9	2 12 4	3 19 6	3 7 7	3 0 0
†City Life ...	B 3 0 11	2 12 0	2 6 2	3 16 4	3 3 5	2 14 10
Clergy Mutual ...	B 3 3 11	2 14 4	2 7 6	3 18 7	3 5 1	2 16 0
Clerical, Medical & Gen.	B 3 5 2	2 15 7	2 9 1	3 11 3	3 7 8	2 18 4
Colonial Mutual...	13 1 0	2 13 6	...	3 14 6	3 3 3	2 16 3
‡Commercial Union	13 6 1	2 16 8	2 10 7	4 2 4	3 8 9	2 19 11
Confederation Life	13 4 5	...	...	3 19 11	3 7 0	...
Co-operative ...	13 4 2	2 15 10	2 10 3	3 18 9	3 6 6	2 18 8
Eagle & Brit. Dominions	13 5 0	2 16 4	2 10 6	3 19 9	3 7 0	2 18 10
Edinburgh ...	13 4 2	2 15 8	2 10 1	3 19 8	3 6 10	2 18 10
English & Scottish Law	B 3 3 3	2 14 11	2 9 5	3 17 6	3 5 5	2 17 7
Equitable...	13 4 7	2 16 1	2 10 3	3 19 2	3 6 10	2 18 9
*Equitable (U.S.)	13 5 4	...	...	4 0 7	3 7 10	...
Equity and Law...	13 5 3	2 16 8	2 10 10	4 0 4	3 7 9	2 19 8
†Friends' Provident	13 4 4	2 16 1	2 10 6	3 18 9	3 6 11	2 19 2
General Accident	13 4 5	2 16 0	2 10 5	3 19 0	3 6 6	2 18 7
General Life ...	13 5 7	2 18 4	2 13 4	4 1 10	3 10 0	3 3 1
§Gresham ...	B 3 2 4	2 14 2	2 8 8	3 16 6	3 4 4	2 16 8
Guardian ...	B 3 4 5	2 17 0	2 12 3	3 17 10	3 6 9	2 19 10
Hearts of Oak (Gen.)	13 5 9	...	...	4 1 8	3 8 5	...
" " (Abst.)	13 4 1	...	...	3 19 8	3 6 9	...
Law Integrity ...	I ...	...	...	...	...	...
Law Union & Rock	13 5 0	2 16 6	2 10 6	4 0 0	3 7 6	2 19 6

\* Premiums calculated for nearest age.

† Allowance made for half years of age. ‡ Allowance made for quarter years of age.

§ Bonuses either Tontine or Immediate. ¶ With House Purchase Benefits.

—Matures on birthday of assured.

—Matures on anniversary of issue.

a Maximum number of Annual Premiums payable is the difference between the age next birthday at entry and at maturity plus 1.

# WITH PROFITS.

Assurances of £100 with profits, payable at the times stated, or at Death if previous.

Age 35 at entry. Payable in			Age 40 at entry. Payable in			Age 45 at entry. Payable in		
20	25	30	15	20	25	10	15	20
years.	years.	years.	years.	years.	years.	years.	years.	years.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
4 15 6	3 17 0	3 5 8	6 10 5	4 19 0	4 1 6	9 17 5	6 14 11	5 4 11
5 0 6	4 1 0	3 9 2	6 17 3	5 4 3	5 9 10	7 9 7	2 05 10	5 10 5
5 1 0	4 1 6	3 9 11	6 18 8	5 4 5	5 10 10	7 3 0	3 25 10	1 10 1
5 2 1	4 3 5	3 11 10	7 0 8	5 6 4	5 11 10	7 3 2	5 25 12	0 10 7
4 18 1	4 1 2	3 10 7	6 14 3	5 3 1	5 11 10	3 9 6	18 10 5	8 7 10
5 5 0	4 4 9	3 12 4	7 5 9	5 8 6	5 11 9	3 3 7	10 2 5	14 6 10
5 4 3	4 3 1	3 10 11	7 1 6	5 7 2	5 11 6	10 14 6	7 4 11	5 11 9
5 1 6	4 2 3	3 10 8	6 18 5	5 5 0	5 10 6	10 11 9	7 2 7	5 10 3
5 0 3	4 1 9	3 10 6	6 15 1	5 3 2	5 10 7	10 6 4	6 18 9	5 8 0
5 5 0	4 4 9	3 12 9	7 3 6	5 8 0	5 10 9	...	7 6 8	5 13 6
4 17 5	3 19 4	3 6 6	6 15 10	5 2 5	5 10 2	...	6 19 3	5 7 6
4 19 8	4 0 6	3 8 8	6 15 9	5 2 9	5 10 4	...	6 19 10	5 7 10
5 1 1	4 2 0	3 10 0	7 0 4	5 5 9	5 10 6	10 16 6	7 5 0	5 11 8
5 0 3	4 1 9	3 10 6	6 15 1	5 3 2	5 10 7	10 4 6	6 18 9	5 8 0
4 19 7	3 19 2	3 6 8	6 18 2	5 2 1	5 10 4	10 15 7	7 2 7	5 8 3
5 0 5	4 0 2	3 7 3	6 16 4	5 2 6	5 10 3	...	6 19 3	5 6 5
5 7 7	4 5 1	3 11 1	6 10 1	5 10 1	5 11 9	4 12 1	5 7 14	7 5 16
4 15 6	3 17 1	3 7 6	6 13 7	4 18 10	4 2 1	...	6 18 1	5 5 0
5 7 2	4 5 5	3 12 7	7 8 10	5 10 8	4 10 2	11 12 8	7 13 1	5 16 5
5 1 1	4 2 10	3 10 8	6 19 4	5 4 6	5 10 5	10 17 1	7 6 0	5 11 4
5 2 10	4 1 6	3 9 10	7 1 8	5 6 1	5 10 6	...	7 0 0	5 8 6
5 1 3	4 2 2	3 10 0	6 16 8	5 4 3	5 10 6	...	...	...
5 0 9	4 1 1	3 10 1	6 14 11	5 3 8	5 10 5	10 3 9	6 18 7	5 8 5
4 18 1	4 0 0	3 8 7	6 14 5	5 1 1	5 10 3	...	6 17 9	5 6 4
5 1 7	4 1 8	3 9 10	6 19 6	5 4 6	5 10 3	...	7 3 3	5 9 3
5 3 10	4 3 10	3 11 7	7 3 1	5 8 1	5 10 8	11 2 1	7 9 0	5 14 8
5 3 1	4 3 2	3 11 2	7 0 10	5 6 4	5 10 7	...	7 5 2	5 11 9
4 19 10	4 1 8	3 10 5	6 14 3	5 3 2	5 10 5	9 10 7	2 6 18	2 8 2
5 1 3	4 1 6	3 9 8	6 18 9	5 4 3	5 10 5	...	7 3 6	5 10 3
5 6 4	4 5 9	3 14 6	7 7 2	5 9 6	5 10 9	10 16 5	7 11 0	5 15 0
4 18 3	3 19 0	3 7 6	6 14 9	5 1 2	5 10 2	...	6 18 3	5 9 9
5 1 7	4 0 10	3 10 0	7 1 0	5 5 0	5 10 4	...	7 5 6	5 10 8
5 4 10	4 4 8	3 12 0	7 4 3	5 8 3	5 10 9	...	7 8 2	5 13 5
5 2 3	4 2 7	3 10 3	7 4 3	5 5 6	5 10 6	...	7 8 2	5 10 8
5 5 4	...	...	7 4 11	5 9 4	...	...	7 9 8	5 15 2
5 2 8	4 3 0	3 11 0	6 19 1	5 5 6	5 10 7	...	7 3 6	5 11 6



# ENDOWMENT ASSURANCES

Annual Premiums at Ages 25, 30, 35, 40, and 45 (next birthday) for Endowment

NAME OF OFFICE.	Age 25 at entry, Payable in			Age 30 at entry, Payable in		
	30 years.	35 years.	40 years.	25 years.	30 years.	35 years.
Legal and General	£ 13 5 3	£ 2 16 8	£ 2 10 10	£ 4 0 4	£ 7 9 2	£ 19 8
Life Association of Scot.	£ 13 4 7	£ 2 15 6	£ 2 10 7	£ 3 19 13	£ 7 4 2	£ 18 10
Liverpo'l & Lon. & Globe	£ 13 7 12	£ 2 18 5	£ 2 12 5	£ 4 1 9	£ 9 2 3	£ 1 0
Lon. & Lancashire B or	£ 13 6 3	£ 2 17 3	£ 2 11 3	£ 4 1 13	£ 8 4 2	£ 19 11
London & Manchester	£ 13 5 2	£ 2 16 1	...	£ 4 1 3	£ 7 10 2	£ 19 4
London & Provincial	£ 13 6 11	...	...	£ 4 2 2	£ 3 9 1	...
London Assurance	£ 13 4 11	£ 2 16 1	£ 2 10 2	£ 3 19 6	£ 7 2 2	£ 19 0
a† London Life ...	£ 13 18 8	£ 3 8 9	£ 3 1 11	£ 4 14 1	£ 1 0 3	£ 11 8
†† London Life ...	£ 13 2 6	£ 2 14 6	£ 2 9 3	£ 3 17 2	£ 4 5 2	£ 16 11
§ Manufacturer's Life	£ 13 4 5	...	...	£ 3 19 1	£ 3 7 0	...
Marine and General	£ 13 5 4	£ 2 16 9	£ 2 11 1	£ 3 19 1	£ 3 7 5	£ 2 19 4
cMetropolitan ...	£ 13 7 4	£ 2 17 1	£ 2 11 1	£ 4 3 8	£ 3 9 1	£ 11 2
Mutual Life & Citizens	£ 13 1 1	£ 12 13 8	£ 2 8 3	£ 3 16 8	£ 3 4 4	£ 2 16 7
dMutual of New York	£ 13 5 3	...	...	£ 4 0 2	£ 3 7 8	...
National Benefit...	£ 13 6 2	£ 2 17 7	£ 2 12 3	£ 4 2 2	£ 3 8 10	£ 3 0 9
dNat. Mutual of Aust.	£ 13 0 10	£ 2 12 6	£ 2 7 2	£ 3 15 1	£ 3 6 2	£ 15 10
National Mutual	£ 13 4 9	£ 2 16 4	£ 2 10 10	£ 3 18 8	£ 3 6 4	£ 2 18 6
National Provident	£ 13 6 4	£ 2 18 8	£ 2 13 8	£ 4 1 2	£ 3 9 1	£ 13 2 8
dNew York ...	£ 13 5 4	£ 2 16 9	£ 2 10 1	£ 4 0 7	£ 3 7 10	£ 2 19 8
*dNew York ...	£ 13 6 0	£ 2 17 5	£ 2 11 8	£ 4 1 4	£ 3 8 9	£ 3 0 6
N'th Brit. & Mercantile	£ 13 6 2	£ 2 17 6	£ 2 11 9	£ 4 1 1	£ 3 8 8	£ 3 0 6
Northern ...	£ 13 5 8	£ 2 17 2	£ 2 11 6	£ 3 19 8	£ 3 7 4	£ 2 19 5
Norwich Union ... B or	£ 13 4 4	£ 2 16 7	£ 2 12 2	£ 3 17 5	£ 3 6 7	£ 3 0 0
Pearl ...	£ 13 6 1	£ 2 17 4	...	£ 4 1 9	£ 3 8 10	£ 3 0 9
Phoenix ...	£ 13 6 4	£ 2 17 9	£ 2 11 1	£ 4 0 5	£ 3 8 0	£ 2 19 11
¶ Provident Association	£ 13 5 6	£ 2 16 10	£ 2 11 0	£ 4 0 3	£ 3 7 7	£ 2 19 6
Provident Mutual	£ 13 4 6	£ 2 15 1	£ 2 10 4	£ 3 19 7	£ 3 7 0	£ 2 19 0
Prudential ...	£ 13 7 9	£ 2 18 1	£ 2 12 1	£ 4 3 3	£ 3 10 5	£ 3 1 8
Refuge ...	£ 13 4 3	£ 2 14 10	£ 2 8 6	£ 4 0 8	£ 3 6 9	£ 2 17 10
Royal ...	£ 13 5 8	£ 2 17 0	£ 2 11 0	£ 4 0 0	£ 3 7 8	£ 2 19 4
† Royal Exchange	£ 13 5 10	£ 2 17 3	£ 2 11 6	£ 4 0 5	£ 3 7 1	£ 2 19 9
Royal London Aux.	£ 13 6 4	£ 2 17 5	£ 2 11 4	£ 4 1 0	£ 3 8 4	£ 3 0 1
Salvation Army ...	£ 13 5 2	...	...	£ 4 1 0	£ 3 7 3	...
Sceptre ...	£ 13 6 10	£ 2 18 2	£ 2 11 1	£ 4 3 9	£ 3 9 5	£ 3 1 3
Scottish Amicable	£ 13 6 9	£ 2 18 3	£ 2 12 1	£ 4 1 5	£ 3 9 1	£ 3 1 3

a Premiums reduced by application of bonus after 7 years.  
 B—Matures on birthday of assured. I—Matures on anniversary of issue.  
 c Subject to abatement after 5 years: d Premiums calculated for nearest age.

# WITH PROFITS—Continued.

Assurances of £100 with profits payable at the times stated, or at Death, if previous

Age 35 at entry, Payable in			Age 40 at entry, Payable in			Age 45 at entry, Payable in		
20 years.	25 years.	30 years.	15 years.	20 years.	25 years.	10 years.	15 years.	20 years.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
5 3 1	4 3 2	3 11 2	27 0 10	5 6 4	4 7 4	...	7 5 2	5 11 9
5 0 9	4 2 1	3 11 1	16 16 10	5 4 2	4 6 6	10 9 2	7 1 4	5 10 0
5 3 7	4 4 2	3 12 2	47 0 7	5 7 0	4 8 6	10 14 10	7 4 1	5 12 5
5 3 2	4 3 6	3 11 5	56 19 9	5 6 2	4 7 4	10 12 1	7 3 2	5 10 8
5 5 4	4 7 3	3 11 7	77 5 7	5 9 0	4 9 0	...	7 10 1	5 14 6
5 5 1	4 4 9	3 12 3	67 3 1	5 8 2	4 8 10	10 18 9	7 6 8	5 13 0
5 1 2	4 2 2	3 10 6	66 16 7	5 4 5	4 6 1	10 6 0	7 0 2	5 9 0
5 17 10	4 17 7	4 4 7	77 12 5	5 0 10	5 1 8	10 9 9	7 15 1	5 7 5
4 18 8	3 19 6	3 7 4	46 13 6	5 1 5	4 3 1	10 16 10	7 6 5	5 8 5
5 1 1	4 2 10	3 10 8	86 19 4	5 4 6	4 7 2	10 16 2	7 3 8	5 10 1
5 2 1	4 2 4	3 10 6	66 19 2	5 5 0	4 6 2	10 13 7	7 2 7	5 9 7
5 6 1	4 6 4	3 13 8	87 4 5	5 10 3	4 10 9	...	7 8 7	5 15 9
4 18 9	3 19 3	3 7 7	76 15 9	5 1 6	4 2 10	10 9 1	7 18 6	5 5 10
5 2 1	4 3 3	3 11 4	47 1 0	5 7 0	4 8 1	10 16 10	7 6 5	5 13 5
5 5 9	4 5 1	3 12 4	47 1 5	5 8 8	4 8 10	10 11 7	7 4 10	5 13 4
4 18 3	3 18 9	3 7 1	16 15 0	5 1 4	4 2 10	10 5 8	6 18 4	5 6 2
5 0 1	4 0 10	3 9 4	46 16 5	5 3 1	4 4 9	10 9 3	7 0 1	5 7 11
5 3 2	4 5 4	3 14 7	76 19 1	5 7 10	4 10 9	10 9 4	7 4 3	5 14 3
5 3 10	4 3 10	3 11 7	77 3 1	5 8 1	4 8 1	10 11 2	7 9 0	5 14 8
5 4 1	4 4 1	3 12 9	97 4 7	5 9 8	4 10 2	11 4 3	7 11 2	5 16 8
5 3 0	4 3 9	3 12 0	66 18 10	5 6 1	4 7 9	...	7 2 1	5 11 4
5 1 1	4 1 1	3 10 3	36 16 1	5 4 1	4 5 10	10 9 8	7 0 8	5 8 11
4 19 4	4 1 3	3 11 3	36 15 6	5 3 0	4 7 2	...	7 0 6	5 10 6
5 5 5	4 5 1	3 12 10	7 5 0	5 9 5	4 9 1	...	7 9 9	5 15 3
5 1 9	4 2 8	3 11 0	66 18 1	5 4 8	4 6 7	10 12 3	7 1 8	5 9 5
5 2 6	4 2 10	3 10 10	6 19 5	5 5 6	4 6 9	...	7 2 1	5 10 3
5 2 3	4 2 4	3 10 5	57 0 3	5 5 6	4 6 7	10 18 4	7 4 7	5 10 10
5 7 10	4 7 8	3 13 3	37 9 5	5 10 10	4 11 8	10 18 2	7 12 9	5 14 5
5 5 2	4 0 3	3 10 3	37 6 2	5 8 6	4 8 1	...	7 10 4	5 13 9
5 1 8	4 2 8	3 11 0	66 17 4	5 4 8	4 6 4	10 12 0	7 0 8	5 9 0
5 2 4	4 2 10	3 11 1	17 0 5	5 5 2	4 6 7	10 14 8	7 3 10	5 9 8
5 3 0	4 3 5	3 11 6	66 19 6	5 5 1	4 7 3	10 16 9	7 2 10	5 10 6
5 4 1	4 3 8	3 10 7	77 3 5	5 7 2	4 7 8	...	7 6 1	5 12 1
5 7 9	4 6 0	3 12 5	57 9 2	5 10 9	4 10 0	...	7 11 0	5 14 3
5 3 0	4 4 1	3 12 6	67 2 4	5 6 0	4 8 1	10 17 3	7 6 5	5 11 3

\* With disability benefits. § Bonuses either Tontine or Immediate.  
 † Allowance made for quarter years of age. ¶ With House Purchase Benefits.  
 ‡ Reversionary Bonus of 30s. per cent. per annum compound guaranteed until 1925.



# ENDOWMENT ASSURANCES

Annual Premiums at Ages 25, 30, 35, 40, and 45 (next birthday) for Endowment

NAME OF OFFICE.	Age 25 at entry, Payable in			Age 30 at entry, Payable in		
	30 years.	35 years.	40 years.	25 years.	30 years.	35 years.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Scottish Equitable	13 5 52 16 11 2 11	23 19 83 7 52 19 5				
Scottish Insurance	13 3 10 2 14 11 2 9	03 18 83 5 92 17 5				
Scottish Life ...	13 7 32 18 42 12 34 1 103 9 23 0 10					
Scottish Provident	13 9 63 0 52 14 64 3 23 10 113 2 10					
Scottish Temperance	B3 4 11 2 16 72 11 03 19 73 7 32 19 4					
Scot. Union & National	13 5 62 17 02 11 04 0 03 7 62 19 3					
Scottish Widows'	13 6 62 17 72 12 04 1 13 8 53 0 4					
Standard ...	13 6 42 17 82 12 04 1 43 8 93 0 8					
Star ...	13 6 11 2 17 11 2 12 04 2 53 9 13 0 8					
Sun Life ...	13 4 92 16 42 10 93 19 93 7 62 19 8					
Sun of Canada ...	13 5 10 2 16 10 2 10 104 0 53 8 22 19 9					
United Kingdom Prov.	13 8 12 19 0 ... 4 2 103 10 03 1 6					
University ...	B3 6 62 18 02 12 84 0 73 8 63 0 11					
† Wesleyan and General	13 5 32 16 32 10 34 1 43 7 102 19 3					
Yorkshire...	... 3 5 62 16 82 10 104 0 23 7 32 18 11					

B—Matures on birthday of assured. I—Matures on anniversary of issue.  
† Age nearest birthday.

# WITH PROFITS—Continued.

Assurance of £100 with profits payable at the times stated, or at Death, if previous.

Age 35 at entry, Payable in			Age 40 at entry, Payable in			Age 45 at entry, Payable in		
20 years.	25 years.	30 years.	15 years.	20 years.	25 years.	10 years.	15 years.	20 years.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
5 1 14 2 13 10 66 16 65 3 114 5 9	...	6 19 105 8 4						
5 1 24 1 13 8 106 18 75 4 04 4 10	10 13 67	2 05 8 7						
5 3 24 4 13 12 37 1 25 5 104 7 7	...	7 4 25 10 0						
5 4 54 5 53 13 106 19 85 7 24 9 0	...	7 2 115 11 5						
5 1 104 2 33 10 66 19 45 4 114 6 2	10 17 07	3 65 10 2						
5 1 04 2 03 10 36 15 65 3 64 5 6	...	6 19 05 7 9						
5 2 104 3 83 11 57 0 05 5 84 7 1	10 14 27	3 15 10 3						
5 3 74 3 113 11 117 0 05 6 24 7 6	10 12 87	2 105 10 5						
5 6 14 5 13 12 67 4 65 9 34 9 3	...	7 8 15 14 2						
5 2 14 3 03 11 56 19 25 6 44 8 2	10 11 87	3 115 12 3						
5 2 04 3 33 11 97 0 85 5 64 7 9	10 19 87	5 05 11 2						
5 5 04 5 33 13 17 2 65 7 104 9 1	...	7 5 105 12 3						
5 2 74 3 93 12 36 19 75 6 74 8 3	10 13 77	4 95 12 6						
5 5 84 4 33 11 57 7 15 9 04 8 5	11 6 57	11 15 14 0						
5 2 74 2 53 10 27 0 15 5 64 6 1	10 15 87	3 105 10 2						

# ENDOWMENT ASSURANCES—

Annual Premiums at Ages 25, 30, 35, 40, and 45 (next birthday) for Endowment

NAME OF OFFICE.	Age 25 at entry. Payable in			Age 30 at entry. Payable in			Age 35 at entry. Payable in		
	30 years.			35 years.			40 years.		
	£	s.	d.	£	s.	d.	£	s.	d.
Abst'ers & Gen. (Abst.)	12	13	3	...	...	...	3	7	12
" " (Gen.)	12	15	11	...	...	...	3	10	92
Alliance ...	12	12	7	2	5	12	0	3	5
Atlas ...	12	12	10	2	5	7	2	0	11
Australian Mutual Prov.	12	10	9	2	3	6	1	18	9
Blackburn Phil. Ass.	12	18	3	...	...	...	3	12	10
Britannic ...	12	14	1	...	...	...	3	7	10
British Equitable	12	16	9	2	8	10	2	3	6
British General ...	12	13	3	2	5	7	2	0	5
British Legal ...	12	19	10	2	12	2	...	...	...
British Life ...	12	15	9	...	...	...	3	13	11
British Widows ...	12	14	3	...	...	...	3	8	5
Caledonian ...	12	12	1	2	4	1	1	19	2
†Canada Life ...	12	13	2	...	...	...	3	6	3
Century ...	12	12	6	2	4	7	1	19	3
City Life ...	B	2	15	8	2	7	2	2	3
Clergy Mutual ...	B	2	7	2	0	0	1	15	3
Clerical, Medical & Gen.	B	2	12	2	4	6	1	19	4
Colonial Mutual...	12	16	3	2	8	9	...	...	...
*Commercial Union	12	11	7	2	4	1	1	19	4
Confederation Life	12	13	1	...	...	...	3	6	2
Eagle & Brit. Dominions	2	12	9	2	5	0	1	19	10
English & Scottish Law	B	2	14	2	6	3	2	1	13
Equity and Law...	12	10	6	2	6	1	7	7	3
†Friends' Provident	12	11	8	2	4	1	1	19	13
General Accident	12	15	9	2	8	0	2	2	11
General Life ...	12	14	3	2	7	0	2	1	9
Gresham ...	B	2	13	0	2	5	2	1	19
Guardian ...	B	2	14	10	2	7	0	2	1
Hearts of Oak ...	12	19	2	...	...	...	3	13	6
Law Integrity ...	I	...	...	...	...	...	...	...	...
Law Union and Rock	12	11	10	2	4	0	1	18	9
Legal and General	12	11	4	2	3	8	2	0	8
Life Assoc. of Scotland	12	13	10	2	6	3	2	1	6
Liverpool, Lond. & Globe	12	16	3	2	8	5	2	3	3
Lon. & Lancashire B	12	14	10	2	6	1	1	9	3
London & Manchester	12	19	6	2	11	3	...	...	...
London & Provincial	12	15	10	...	...	...	3	9	3
London Assurance	12	12	5	2	4	3	1	18	10
*London Life ...	12	6	7	1	19	6	1	14	10

B—Matures on birthday of assured.

I—Matures on anniversary of issue.

\* Allowance made for quarter years of age. † Allowance made for half years of age.

‡ Age nearest birthday.

# WITHOUT PROFITS.

Assurance of £100 without profits, payable at the times stated, or at Death, if previous.

Age 35 at entry. Payable in			Age 40 at entry. Payable in			Age 45 at entry. Payable in		
20 years.			25 years.			30 years.		
£	s.	d.	£	s.	d.	£	s.	d.
4	6	0	3	10	2	2	19	10
4	9	10	3	13	7	3	1	11
4	5	8	3	8	3	2	17	9
4	5	2	3	7	10	2	17	7
4	4	2	3	6	8	2	16	4
4	15	1	3	15	4	3	5	6
4	9	2	3	10	2	2	19	0
4	12	0	3	13	9	2	8	6
4	7	0	3	8	1	2	18	2
4	16	3	3	16	1	3	6	0
4	8	7	3	12	2	3	0	6
4	10	1	3	10	1	2	19	6
4	6	4	3	8	4	2	17	2
4	6	4	3	8	2	2	17	3
4	6	5	3	8	3	2	17	3
4	11	0	3	12	5	3	0	1
3	18	6	3	1	8	2	11	8
4	6	1	3	8	1	2	17	3
4	8	1	3	11	4	3	0	9
4	4	6	3	6	10	2	16	5
4	6	2	3	8	1	2	17	2
4	6	5	3	8	5	2	17	6
4	8	7	3	10	2	2	19	2
4	5	1	3	6	7	2	15	5
4	4	1	3	7	1	2	16	6
4	9	5	3	11	4	3	0	6
4	7	8	3	10	4	2	19	1
4	7	3	3	8	1	2	17	1
4	9	0	3	10	9	2	19	6
4	14	4	3	16	2	3	4	10
4	16	1	...	...	...	6	12	1
4	6	4	3	7	10	2	16	10
4	6	2	3	7	1	2	17	1
4	8	4	3	10	2	2	19	5
4	10	3	3	12	0	3	1	2
4	9	4	3	10	10	2	19	9
4	16	1	3	16	1	3	5	3
4	9	1	3	11	8	3	0	10
4	6	3	3	8	2	2	17	2
3	17	1	3	1	2	2	11	2

# ENDOWMENT ASSURANCES—

Annual Premiums at Ages 25, 30, 35, 40, and 45 (next birthday) for Endowment

NAME OF OFFICE.	Age 25 at entry. Payable in			Age 30 at entry. Payable in		
	30 years.	35 years.	40 years.	25 years.	30 years.	35 years.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Manufacturers (Abst.)	12 11 2	...	...	3 4 82	13 5	...
" (Gen.)	12 13 6	...	...	3 7 92	15 11	...
Marine and General	12 14 42	6 52	1 23	7 92	16 22	8 9
National Benefit	12 15 102	7 102	2 73	9 12	17 92	10 3
National Mutual	12 10 82	4 01	18 93	4 02	12 72	6 5
National Provident	B2 12 62	4 82	0 53	6 12	14 52	7 2
N'th Brit. & Mercantile	12 14 112	7 42	2 43	7 112	16 92	9 8
Northern ...	12 10 52	2 111	17 113	3 52	12 32	5 2
Norwich Union ... B or	12 14 62	7 02	2 03	8 02	17 02	10 0
Pearl ...	12 15 42	7 6	...	3 8 102	17 32	9 11
Phoenix ...	2 11 42	3 91	18 83	4 72	13 22	6 0
*Pioneer ...	B2 14 62	7 02	2 23	8 22	16 112	9 11
Provident Association	12 14 92	6 112	1 113	8 42	16 82	9 5
Provident Mutual	B2 15 102	8 22	3 33	9 82	18 32	11 1
Prudential ...	12 15 10	...	...	3 9 102	17 10	...
Refuge ...	12 18 52	9 102	4 13	13 43	0 82	12 7
Royal ...	12 10 82	3 41	18 43	3 82	12 42	5 8
Royal London Aux.	12 16 72	8 42	2 103	10 52	18 72	10 10
Salvation Army ...	12 16 82	8 102	3 103	10 42	19 02	11 9
Sceptre ...	13 1 02	13 12	7 43	16 33	3 42	16 0
Scottish Amicable	12 12 112	5 52	0 63	5 112	14 102	7 9
Scottish Equitable	12 15 102	8 22	3 33	9 12	17 92	10 7
Scottish Insurance	12 14 82	6 82	1 53	8 52	16 72	9 1
Scottish Life ...	12 15 112	8 22	3 03	8 102	17 82	10 6
Scottish Provident	12 12 42	4 61	19 33	5 112	14 32	6 11
Scottish Temperance	B2 15 52	7 102	3 03	9 22	17 92	10 8
Scot. Union & National	12 13 32	5 32	0 03	6 62	15 02	7 3
Scottish Widows'	12 12 32	4 31	19 43	6 12	14 32	7 0
Standard ...	12 14 62	7 22	2 03	7 82	16 72	9 3
Star ...	12 15 42	7 62	2 33	9 02	17 42	9 11
Sun Life ...	12 16 22	8 52	3 33	9 82	18 12	10 10
Sun of Canada ...	12 13 112	6 52	1 63	6 92	15 112	8 11
United Kingdom Prov.	12 14 62	6 11	...	3 7 62	16 42	9 3
University ...	B2 14 62	6 102	1 103	7 42	16 12	8 11
†Wesleyan & General	12 14 42	6 4	...	3 8 42	16 42	8 10
Yorkshire ...	12 15 02	7 52	2 53	8 02	16 82	9 6

\* Premium ceases if life assured is permanently disabled by loss of sight in both eyes, or loss of both hands or both feet, or one limb and one eye by accident.  
 B—Matures on birthday of assured. I—Matures on anniversary of issue.  
 † Age nearest birthday.

# WITHOUT PROFITS—Continued.

Assurance of £100 without profits, payable at the times stated, or at Death, if previous.

Age 35 at entry. Payable in			Age 40 at entry. Payable in			Age 45 at entry. Payable in		
20 years.	25 years.	30 years.	15 years.	20 years.	25 years.	10 years.	15 years.	20 years.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
4 5 103	7 32	16 86	1 54	8 113	11 09	9 12	46 55	4 13 11
4 9 03	10 52	19 46	4 104	12 33	14 59	9 16	106 8 114	17 6
4 8 23	10 02	19 16	2 54	10 113	13 66	9 10	116 5 64	15 1
4 9 73	11 43	0 86	3 94	12 53	14 11	9 13	16 7 04	16 8
4 4 53	6 42	15 75	17 94	7 23	10 1	9 6	46 1 04	11 6
4 6 93	8 52	17 56	1 64	9 63	12 1	9 11	86 4 104	13 11
4 7 113	10 32	19 86	1 64	10 73	13 9	...	6 5 84	14 10
4 3 23	5 82	15 15	17 24	6 43	9 1	9 6	86 0 44	10 7
4 8 63	10 63	0 06	2 64	11 63	14 6	...	6 6 64	16 6
4 9 63	11 33	0 36	4 44	12 43	14 10	...	6 7 74	16 9
4 4 93	6 102	16 25	18 94	7 53	10 5	9 7	26 1 114	11 9
4 8 83	10 103	0 26	3 54	11 103	14 10	...	6 7 64	17 1
4 9 43	10 92	19 106	4 104	12 33	14 7	...	6 8 44	16 10
4 10 83	12 53	1 76	5 114	13 103	16 6	9 17	56 10 24	19 2
4 9 23	12 23	0 86	4 84	12 03	15 2	...	6 8 04	16 4
4 15 83	15 103	3 106	12 114	18 83	19 8	...	6 16 85	3 5
4 3 43	6 02	15 85	17 84	6 43	9 8	...	6 1 04	10 8
4 11 53	12 93	1 76	6 104	14 33	16 6	9 18	36 10 34	18 9
4 11 63	12 63	2 26	6 44	14 43	16 4	...	6 9 114	18 11
4 17 103	18 103	6 36	15 95	0 84	2 3	...	6 17 85	4 6
4 5 93	8 22	17 85	19 14	8 53	11 8	9 6	46 2 34	12 8
4 9 53	11 43	0 86	3 114	12 23	15 0	...	6 7 24	16 7
4 9 53	10 92	19 76	4 114	12 33	14 6	9 16	36 8 34	16 9
4 8 23	11 03	0 66	3 34	10 83	14 3	...	6 6 24	14 8
4 6 53	8 22	17 26	0 114	9 13	11 9	...	6 4 14	13 6
4 10 33	11 103	1 16	6 04	13 43	15 9	9 15	26 10 24	18 7
4 7 03	8 92	17 96	3 04	9 93	12 0	...	6 6 64	15 0
4 7 03	8 82	17 36	0 104	9 103	12 1	9 8	46 3 114	14 5
4 8 13	10 62	19 66	2 104	11 103	14 3	9 12	116 7 84	16 8
4 9 103	11 43	0 36	4 114	12 83	15 0	...	6 8 34	17 1
4 10 43	12 03	1 16	5 34	13 23	15 8	9 15	76 8 64	17 7
4 7 23	9 32	18 116	1 34	10 33	13 0	9 9	56 5 24	15 0
4 7 53	9 92	19 26	0 114	10 13	13 4	...	6 4 14	14 4
4 7 53	9 62	18 106	1 64	10 33	13 3	9 10	26 5 14	14 11
4 9 63	10 82	19 46	7 44	12 43	14 6	...	6 10 104	16 10
4 8 13	10 22	19 56	2 44	10 103	13 8	9 11	76 5 94	15 3

# WHOLE LIFE-DISCOUNTED BONUS.

NAME.	21	22	23	24	25	26	27
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Clergy Mutual ...	1 8 10	1 9 8	1 10 5	1 11 3	1 12 2	1 13 1	1 14 0
Commercial Union	1 11 1	1 11 8	1 12 4	1 13 0	1 13 9	1 14 7	1 15 4
*Friends' Provident	1 10 9	1 11 7	1 12 5	1 13 4	1 14 3	1 15 3	1 16 3
a  London Life ...	1 10 0	1 10 9	1 11 6	1 12 4	1 13 2	1 14 0	1 14 11
*†Metropolitan ...	1 9 6	1 10 2	1 10 10	1 11 6	1 12 3	1 13 1	1 13 11
*National Mutual	1 15 7	1 16 1	1 16 7	1 17 3	1 17 11	1 18 8	1 19 6
bNorwich Union ...	1 17 10	1 18 6	1 19 3	2 0 0	2 0 10	2 1 8	2 2 8
*Phoenix ...	1 15 5	1 15 11	1 16 6	1 17 2	1 17 11	1 18 8	1 19 6
Royal Exchange ...	1 11 7	1 12 6	1 13 6	1 14 8	1 15 11	1 17 0	1 17 11
Royal London Aux.	1 14 7	1 15 4	1 16 3	1 17 3	1 18 1	1 19 0	2 0 0
*Scottish Amicable	1 12 6	1 13 0	1 13 6	1 14 0	1 14 6	1 15 0	1 16 0
*Scottish Equitable	1 15 0	1 15 8	1 16 6	1 17 4	1 18 4	1 19 2	2 0 0
*Scottish Life ...	1 15 4	1 16 0	1 16 9	1 17 6	1 18 4	1 19 4	2 0 4
†Scottish Widows	...	...	...	...	...	...	...
University ...	1 11 6	1 12 0	1 12 6	1 13 0	1 13 8	1 14 3	1 15 0
Yorkshire ...	1 13 2	1 13 10	1 14 7	1 15 4	1 16 2	1 17 1	1 18 0

† Policies not issued for less than £500, or on lives under age 35.  
 \* Allowance made for half years of age. a Allowance made for quarter years of age.  
 || Annual Compound Reversionary bonus less by 25 per cent. than in the case of fully participating policies. † Subject to further reduction after 5 years.  
 b Reduced Rates with immediate bonuses.

# WHOLE LIFE-DISCOUNTED BONUS.—21-37.

28	29	30	31	32	33	34	35	36	37
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1 15 1	1 16 0	1 17 1	1 18 0	1 19 0	2 0 0	2 1 3	2 2 5	2 3 9	2 5 3
1 16 3	1 17 3	1 18 4	1 19 4	2 0 6	2 1 8	2 3 0	2 4 4	2 5 8	2 7 2
1 17 4	1 18 5	1 19 7	2 0 9	2 1 11	2 3 2	2 4 6	2 5 11	2 7 5	2 9 0
1 15 11	1 16 11	1 18 0	1 19 12	2 0 3	2 1 5	2 2 9	2 4 12	2 5 6	2 6 11
1 14 10	1 15 9	1 16 9	1 17 9	1 18 11	2 0 1	2 1 4	2 2 9	2 4 0	2 5 5
2 0 5	2 1 4	2 2 4	2 3 5	2 4 7	2 5 9	2 7 0	2 8 4	2 9 9	2 11 2
2 3 8	2 4 8	2 5 8	2 6 10	2 8 0	2 9 2	2 10 5	2 11 9	2 13 2	2 14 7
2 0 5	2 1 5	2 2 6	2 3 8	2 4 11	2 6 1	2 7 5	2 8 9	2 10 2	2 11 9
1 18 10	1 19 10	2 0 11	2 1 2	2 3 3	2 4 6	2 5 10	2 7 3	2 8 9	2 10 3
2 1 1	2 2 2	2 3 4	2 4 7	2 5 10	2 7 2	2 8 7	2 10 0	2 11 7	2 13 3
1 17 0	1 18 0	1 19 0	2 0 0	2 1 0	2 2 0	2 3 6	2 5 0	2 6 0	2 7 6
2 1 0	2 2 0	2 3 1	2 4 3	2 5 5	2 6 9	2 8 1	2 9 6	2 10 11	2 12 5
2 1 5	2 2 6	2 3 8	2 4 9	2 6 0	2 7 4	2 8 7	2 9 11	2 11 5	2 13 0
...	...	...	...	...	...	...	2 4 9	2 6 0	2 7 3
1 15 9	1 16 7	1 17 6	1 18 5	1 19 4	2 0 4	2 1 5	2 2 6	2 3 8	2 4 11
1 18 11	1 19 11	2 0 11	2 1 2	2 2 3	2 3 4	2 4 5	2 5 8	2 7 1	2 8 7



# WHOLE LIFE-DISCOUNTED BONUS.

NAME.	38	39	40	41	42	43	44
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Clergy Mutual ...	2 6 8	2 8 2	2 9 9	2 11 3	2 12 10	2 14 5	2 16 0
Commercial Union	2 8 9	2 10 5	2 12 2	2 13 11	2 15 8	2 17 7	2 19 6
*Friends' Provident	2 10 8	2 12 4	2 14 1	2 15 11	2 17 10	2 19 10	3 2 0
a  London Life ...	2 8 6	2 10 1	2 11 10	2 13 7	2 15 6	2 17 5	2 19 6
*†Metropolitan ...	2 6 10	2 8 3	2 9 10	2 11 6	2 13 4	2 15 5	2 17 8
*National Mutual	2 12 9	2 14 5	2 16 3	2 18 3	3 0 4	3 2 6	3 4 9
cNorwich Union ...	2 16 1	2 17 9	2 19 6	3 1 5	3 3 6	3 5 9	3 8 1
*Phoenix ...	2 13 5	2 15 1	2 17 0	2 18 11	3 1 0	3 3 2	3 5 5
Royal Exchange ...	2 11 9	2 13 5	2 15 2	2 17 0	2 18 11	3 1 0	3 3 2
Royal London Aux.	2 15 0	2 16 9	2 18 8	3 0 8	3 2 9	3 5 0	3 7 4
*Scottish Amicable	2 9 0	2 10 6	2 12 3	2 14 0	2 15 9	2 17 9	3 0 0
*Scottish Equitable	2 14 1	2 15 9	2 17 7	2 19 5	3 1 4	3 3 5	3 5 6
*Scottish Life ...	2 14 8	2 16 4	2 18 2	2 3 0	2 3 2	3 3 4	3 6 8
†Scottish Widows	2 8 6	2 10 0	2 11 6	2 13 6	2 15 6	2 17 6	2 19 6
University ...	2 6 2	2 7 6	2 9 0	2 10 7	2 12 3	2 13 11	2 15 8
Yorkshire ...	2 11 10	2 13 6	2 15 3	2 17 2	2 19 3	3 1 6	3 3 9

† Policies not issued for less than £500, or on lives under age 35.  
 || Annual Compound Reversionary Bonus less by 25 per cent. than in the case of fully participating policies.  
 † Subject to further reduction after 5 years.

# WHOLE LIFE-DISCOUNTED BONUS.—38-54.

45	46	47	48	49	50	51	52	53	54
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
2 17 11	2 19 11	3 2 0	3 4 4	3 7 0	3 9 11	3 13 1	3 16 7	4 0 2	4 4 0
3 1 6	3 3 8	3 5 11	3 8 4	3 11 0	3 13 11	3 17 0	4 0 3	4 3 8	4 7 4
3 4 3	3 6 8	3 9 3	3 12 0	3 14 11	3 17 11	4 1 1	4 4 5	4 8 0	4 11 10
3 1 9	3 4 0	3 6 5	3 9 0	3 11 8	3 14 6	3 17 6	4 0 7	4 3 11	4 7 5
2 19 11	3 1 11	3 4 0	3 6 2	3 8 5	3 10 10	3 14 3	3 17 10	4 1 6	4 5 5
3 7 2	3 9 9	3 12 5	3 15 2	3 18 1	4 1 2	4 4 6	4 8 0	4 11 9	4 15 8
3 10 7	3 13 3	3 16 0	3 18 10	4 2 0	4 5 3	4 8 8	4 12 4	4 16 3	5 0 3
3 7 9	3 10 2	3 12 10	3 15 7	3 18 7	4 1 8	4 4 11	4 8 6	4 12 2	4 16 3
3 5 5	3 7 9	3 10 3	3 12 11	3 15 9	3 18 10	4 2 2	4 5 9	4 9 6	4 13 6
3 9 9	3 12 4	3 15 1	3 18 0	4 1 0	4 4 3	4 7 8	4 11 3	4 15 1	4 19 1
3 2 3	3 4 9	3 7 3	3 10 0	3 12 9	3 15 9	3 19 0	4 2 6	4 6 3	4 10 6
3 7 10	3 10 4	3 12 11	3 15 8	3 18 7	4 1 8	4 5 14	4 8 9	4 12 8	4 16 9
3 9 1	3 11 8	3 14 5	3 17 0	4 0 6	4 3 10	4 7 3	4 11 0	4 15 1	4 19 5
3 2 0	3 4 0	3 6 6	3 9 0	3 12 0	3 15 0	3 18 0	4 2 0	4 6 0	4 11 0
2 17 6	2 19 6	3 1 8	3 3 10	3 6 2	3 8 7	3 11 2	3 13 11	3 16 10	4 0 0
3 6 2	3 8 9	3 11 6	3 14 5	3 17 6	4 0 9	4 4 3	4 8 0	4 11 11	4 16 1

\* Allowance made for half years of age. a Allowance made for quarter years of age.  
 c Reduced rates with immediate bonuses.

WHOLE LIFE—DISCOUNTED BONUS.—55-60.

NAME.	55	56	57	58	59	60
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Clergy Mutual ...	4 8 4	4 12 10	4 17 9	5 2 10	5 8 0	5 13 3
Commercial Union	4 11 3	4 15 4	4 19 7	5 4 0	5 8 8	5 13 8
*Friends' Provident	4 15 11	5 0 3	5 4 10	5 9 8	5 14 10	6 0 4
α†London Life ...	4 11 1	4 15 0	4 19 1	5 3 5	5 8 0	5 12 10
*‡Metropolitan ...	4 9 4	4 13 8	4 18 0	5 2 5	5 7 0	5 11 10
*National Mutual...	5 0 0	5 4 7	5 9 4	5 14 6	5 19 10	6 5 7
cNorwich Union ...	5 5 1	...	...	...	...	...
*Phoenix ...	5 0 6	5 5 0	5 9 10	5 15 0	6 0 4	6 6 0
Royal Exchange ...	4 17 9	5 2 2	5 6 11	5 12 0	5 17 5	6 3 2
Royal London Aux.	5 3 4	5 7 9	5 12 6	5 17 7	6 2 10	6 8 6
*Scottish Amicable	4 14 0	4 19 0	5 4 0	5 10 0	5 15 0	6 0 0
*Scottish Equitable	5 1 2	5 5 10	5 10 9	5 16 0	6 1 6	6 7 3
*Scottish Life ...	5 4 0	5 8 9	5 13 9	5 19 0	6 4 7	6 10 7
Scottish Widows...	4 16 0	5 1 6	5 7 6	5 13 6	6 0 0	6 6 0
University ...	4 3 5	...	...	...	...	...
Yorkshire ...	5 0 7	5 5 5	5 10 7	5 16 1	6 1 11	6 8 2

\* Allowance made for half years of age. α Allowance made for quarter years of age.

† Annual Compound Reversionary Bonus less by 25 per cent. than in the case of fully participating policies.

‡ Subject to further reduction after 5 years.

|| Policies not issued for less than £500, or on lives under age 35.

c Reduced rates with immediate bonuses.

RATES FOR

IMMEDIATE ANNUITIES.

MALES AND FEMALES.

# RATES FOR IMMEDIATE

For each £100 of Purchase Money; payable half-yearly in nearly all instances.

NAME.	40	41	42	43	44	45
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Alliance ...	5 18 9 6	0 7 6	2 7 6	4 7 6	6 9 6	9 0 0
αAtlas ...	5 17 0 5	18 10 6	0 10 6	2 10 6	5 0 6	7 4 0
*†Australian Mutual Prov.	5 8 6 5	10 4 5	12 3 5	14 3 5	16 5 5	18 8 8
*Britannic ...	5 14 0 5	15 8 5	17 8 5	19 8 6	1 8 6	4 0 0
British General ...	5 12 0 5	14 0 5	16 0 5	18 2 6	0 4 6	2 8 0
Caledonian ...	...	...	...	...	...	6 4 8
αCanada Life ...	6 4 8 6	6 6 8	6 6 10	6 6 12	8 6 14	10 0 0
αCentury ...	5 18 8 6	0 6 6	2 4 6	4 6 6	6 8 6	8 10 0
City Life ...	5 9 2 5	11 0 5	13 0 5	15 2 5	17 4 5	19 6 0
αClergy Mutual ...	5 12 0 5	14 0 5	15 1 5	18 0 6	0 3 6	2 8 0
αClerical, Medical & Gen...	5 9 10 5	11 8 5	13 8 5	15 8 5	17 10 6	0 2 0
*Colonial Mutual ...	5 15 8 5	17 8 5	19 4 6	1 4 6	3 8 6	6 0 0
Commercial Union...	5 12 6 5	14 2 5	15 10 5	17 6 5	19 4 6	1 4 0
αConfederation Life ...	6 1 5 6	3 5 6	5 7 6	7 10 6	10 0 6	12 5 0
Co-operative ...	5 18 2 5	19 9 6	1 6 6	3 4 6	5 2 6	7 2 0
Eagle and Brit. Dominions	6 6 4 6	8 2 6	10 2 6	12 4 6	14 6 6	16 8 0
αEdinburgh...	5 10 2 5	12 0 5	14 0 5	16 0 5	18 2 6	0 4 0
English and Scottish Law...	5 11 2 5	13 0 5	14 10 5	17 0 5	19 2 6	1 6 0
αEquitable ...	5 18 2 6	0 2 6	2 2 6	4 2 6	6 4 6	8 8 0
αEquitable (U.S.) ...	5 6 4 5	8 2 5	10 0 5	12 0 5	14 0 5	16 4 0
Friends' Provident ...	5 7 9 5	9 6 5	11 5 5	13 5 5	15 6 5	17 9 0
General Accident ...	...	...	...	...	...	5 19 10
General Life ...	5 6 8 5	8 6 5	10 5 5	12 5 5	14 6 5	16 10 0
Gresham ...	5 17 2 5	19 0 6	0 1 6	2 1 6	5 2 6	7 6 0
Guardian ...	5 12 10 5	14 8 5	16 8 5	18 8 6	0 10 6	3 2 0
Hearts of Oak ...	...	...	...	...	...	...
Law Union and Rock ...	5 14 6 5	16 4 5	18 2 6	0 4 6	2 8 6	5 4 0
αLegal and General ...	6 2 0 6	4 0 6	6 0 6	7 8 6	9 8 6	12 0 0
Life Association of Scotl'd	...	...	...	...	...	...
αLiverpool & London & Globe	5 2 0 5	4 0 5	5 10 5	8 0 5	10 2 5	12 8 0
†London & Lancashire ...	5 14 0 5	15 1 5	17 10 6	0 0 6	2 2 6	4 5 0
London & Manchester ...	5 9 11 5	11 9 5	13 8 5	15 8 5	17 9 5	19 10 0
London Assurance ...	...	...	...	...	...	5 13 4
†London Life ...	6 6 1 6	7 11 6	9 10 6	11 11 6	14 1 6	16 5 0
Manufacturers ...	5 16 7 5	18 5 6	0 5 6	2 7 6	5 0 6	7 5 0
Marine and General ...	5 11 4 5	13 2 5	15 0 5	17 0 5	19 2 6	1 4 0
αMetropolitan ...	5 19 6 6	1 4 6	3 4 6	5 6 6	7 8 6	10 0 0
α*Mutual Life & Citizens...	5 9 0 5	11 0 5	13 0 5	15 0 5	17 0 5	19 4 0

Payable Quarterly. † Stamp Duty to be paid by the purchaser.  
 † Rates for actual ages; no annuity for less than £20 sold.  
 α Allowance made for half years of age.

# ANNUITIES.—MALES.

Age last birthday is that to which the Annuity in every case applies.

46	47	48	49	50	51	52	53	54	55
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
6 11 5 6	13 11 6	16 8 6	19 6 7	2 6 7	5 8 7	9 0 7	12 7 7	16 4 8	0 4 0
6 9 10 6	12 4 6	15 0 6	18 0 7	1 0 7	4 2 7	7 6 7	11 2 7	15 0 7	19 0 0
6 1 1 6	3 7 6	6 3 6	9 1 6	12 0 6	15 2 6	18 6 7	2 0 7	5 8 7	9 8 0
6 6 4 6	8 8 6	11 4 6	14 0 6	17 0 7	0 0 7	3 4 7	6 8 7	10 4 7	14 4 0
6 5 2 6	7 10 6	10 6 6	13 6 6	16 6 6	19 10 7	3 4 7	7 0 7	10 10 7	14 10 0
6 7 1 6	9 8 6	12 5 6	15 4 6	18 5 7	1 8 7	5 2 7	8 10 7	12 8 7	16 9 0
6 17 4 6	19 10 7	2 6 7	5 4 7	8 4 7	11 8 7	14 0 7	18 8 8	2 6 8	6 6 0
6 11 4 6	13 10 6	16 6 6	19 4 7	2 6 7	5 6 7	9 0 7	12 8 7	16 4 8	0 4 0
6 2 0 6	4 6 6	7 2 6	10 0 6	13 2 6	16 4 6	19 8 7	3 2 7	7 0 7	11 0 0
6 5 1 6	7 9 6	10 6 6	13 5 6	16 6 6	19 9 7	3 3 7	6 11 7	10 9 7	14 11 0
6 2 8 6	5 2 6	7 10 6	10 8 6	13 8 6	16 10 7	0 4 7	4 0 7	7 10 7	11 10 0
6 8 4 6	10 8 6	13 4 6	16 0 6	19 0 7	2 4 7	5 8 7	9 0 7	12 8 7	16 8 0
6 3 4 6	5 6 6	7 10 6	10 2 6	12 8 6	15 4 6	18 2 7	1 2 7	4 6 7	8 2 0
6 14 10 6	17 7 7	0 7 7	3 5 7	6 10 7	10 0 7	13 10 7	17 5 8	1 2 8	5 2 0
6 9 3 6	11 6 6	13 9 6	16 3 6	18 11 7	1 9 7	4 9 7	7 11 7	11 4 7	15 1 0
6 19 0 7	1 6 7	4 4 7	7 2 7	10 2 7	13 6 7	17 0 8	0 8 8	4 6 8	8 6 0
6 2 10 6	5 4 6	8 0 6	10 10 6	13 10 6	16 10 7	0 2 7	3 10 7	7 6 7	11 6 0
6 3 10 6	6 6 6	9 2 6	12 0 6	14 10 6	18 2 7	1 8 7	5 4 7	9 2 7	13 2 0
6 11 2 6	13 8 6	16 6 6	19 4 7	2 4 7	5 8 7	9 0 7	12 8 7	16 6 8	0 8 0
5 18 6 6	1 0 6	3 8 6	6 4 6	9 2 6	12 2 6	15 4 6	18 8 7	2 2 7	6 0 0
6 0 1 6	2 7 6	5 2 6	7 11 6	10 10 6	13 11 6	17 2 7	0 8 7	4 4 7	8 2 0
6 2 2 6	4 8 6	7 4 6	10 2 6	13 2 6	16 4 6	19 8 7	3 2 7	6 10 7	10 10 0
5 19 2 6	1 8 6	4 3 6	7 0 6	10 0 6	13 1 6	16 5 7	0 0 7	3 7 7	7 6 0
6 9 11 6	12 5 6	15 2 6	18 0 7	1 1 6	4 2 7	7 7 7	11 3 7	15 0 7	19 0 0
6 5 6 6	8 2 6	10 10 6	13 8 6	16 8 6	19 10 7	3 4 7	6 10 7	10 8 7	14 8 0
...	...	...	...	6 12 6	...	...	...	...	7 9 8
6 8 4 6	11 6 6	14 8 6	17 10 7	1 1 7	4 4 7	7 10 7	11 6 7	15 2 7	19 2 0
6 14 4 6	16 8 6	19 4 7	2 2 7	0 7 4	8 7 8	0 7 11	4 7 14	8 7 18	4 8 2 8
6 3 10 6	6 6 6	9 2 6	12 0 6	15 2 6	18 4 7	1 10 7	5 6 7	9 4 7	13 4 0
5 15 5 5	18 6 6	1 10 6	5 2 6	8 8 6	12 4 6	16 2 7	0 2 7	4 6 7	8 10 0
6 6 10 6	9 5 6	12 1 6	15 0 6	18 0 7	1 1 8 7	5 6 7	9 8 7	13 10 7	18 0 0
6 1 11 6	4 5 6	6 11 6	9 7 6	12 6 6	15 6 6	18 7 7	2 1 7	5 7 7	9 6 0
5 15 8 5	18 2 6	0 10 6	3 6 6	6 6 6	9 8 6	13 0 6	16 6 7	0 2 7	4 0 0
6 18 10 7	1 5 7	4 2 7	7 0 7	10 1 7	13 1 7	16 9 8	0 5 8	4 3 8	8 4 0
6 10 0 6	12 10 6	15 7 6	18 7 7	1 10 7	5 5 7	8 7 7	11 10 7	15 2 7	19 0 0
6 3 8 6	6 2 6	8 8 6	11 6 6	14 6 6	17 6 7	0 8 7	4 2 7	7 10 7	11 8 0
6 12 6 6	15 2 6	17 10 7	0 10 7	3 10 7	7 2 7	10 6 7	14 4 7	18 2 8	2 4 0
6 1 8 6	4 4 6	7 0 6	9 8 6	12 8 6	15 8 6	19 4 7	2 8 7	6 4 7	10 4 0

# RATES FOR IMMEDIATE

For each £100 of Purchase Money ; payable half-yearly in nearly all instances.

NAME.	40	41	42	43	44	45
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
αMutual of New York ...	5 6 4	5 8 2	5 10 0	5 12 0	5 14 0	5 16 4
National Benefit ...	5 17 0	5 18 10	6 0 10	6 2 10	6 5 0	6 7 4
†Nat. Mut. of Australasia ...	5 17 8	5 19 6	6 1 6	6 3 8	6 5 10	6 8 0
†National Mutual ...	5 9 2	5 11 0	5 13 0	5 15 2	5 17 4	5 19 8
National Provident ...	5 10 4	5 12 4	5 14 4	5 16 4	5 18 6	6 0 10
New York ...	5 6 4	5 8 2	5 10 0	5 12 0	5 14 1	5 16 3
αNorth Brit. & Mercantile ...	5 14 6	5 16 2	5 17 10	5 19 8	6 1 8	6 3 8
αNorthern ...	5 18 7	6 0 5	6 2 4	6 4 5	6 6 7	6 8 10
Norwich Union ...	5 15 1	5 16 9	5 18 6	6 0 4	6 2 3	6 4 3
Pearl ...	6 0 2	6 2 0	6 3 10	6 5 10	6 7 10	6 10 0
αPhoenix ...	5 18 4	6 0 2	6 2 2	6 4 2	6 6 4	6 8 8
αProvident Association ...	6 5 4	6 7 2	6 9 2	6 11 2	6 13 4	6 15 8
Provident Mutual ...	5 15 2	5 16 10	5 18 7	6 0 5	6 2 4	6 4 4
Prudential ...	6 1 6	6 3 6	6 5 6	6 7 6	6 9 6	6 12 0
Refuge ...	5 5 9	5 7 6	5 9 4	5 11 4	5 13 5	5 15 7
αRoyal ...	5 14 10	5 16 9	5 18 9	6 0 10	6 3 0	6 5 4
†Royal Exchange ...	5 17 0	5 18 10	6 0 8	6 2 8	6 4 9	6 7 0
αSalvation Army ...	5 19 0	6 0 8	6 2 6	6 4 4	6 6 2	6 8 4
αScottish Amicable ...	5 17 4	5 19 4	6 1 4	6 3 4	6 5 4	6 7 4
αScottish Equitable ...	...	...	...	...	...	6 0 6
Scottish Insurance ...	5 10 4	5 12 2	5 14 2	5 16 4	5 18 6	6 0 10
αScottish Life ...	5 15 8	5 17 8	5 19 8	6 1 8	6 3 10	6 6 4
αScottish Provident ...	5 14 7	5 16 5	5 18 5	6 0 6	6 2 8	6 5 0
Scottish Temperance ...	5 11 9	5 13 3	5 14 10	5 16 8	5 18 7	6 0 9
α†Scottish Union and Nat. ...	5 13 8	5 15 5	6 5 17	6 5 19	6 6 1	6 10 6
αScottish Widows ...	...	...	...	...	...	6 11 0
Standard ...	5 16 5	5 18 3	6 0 3	6 2 4	6 4 7	6 6 10
Star ...	5 16 6	5 18 4	6 0 4	6 2 4	6 4 6	6 6 10
αSun Life ...	5 10 6	5 12 4	5 14 4	5 16 4	5 18 6	6 0 10
Sun Life of Canada ...	6 3 9	6 5 7	6 7 7	6 9 9	6 12 12	6 14 4
αWesleyan and General ...	...	...	...	...	...	6 13 4
Yorkshire ...	5 19 8	6 1 6	6 3 6	6 5 6	6 7 8	6 10 0

† Stamp Duty to be paid by the purchaser.

† No annuity less than £10 is sold.

α Allowance made for half years of age.

# ANNUITIES.—MALES.

Age last birthday is that to which the Annuity in every case applies.

46	47	48	49	50	51	52	53	54	55
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
5 18 6	6 1 0	6 3 8	6 6 4	6 9 2	6 12 2	6 15 4	6 18 8	7 2 2	7 6 0
6 9 10	6 12 4	6 15 0	6 17 10	7 1 0	7 4 2	7 7 6	7 11 0	7 15 0	7 19 0
6 10 6	6 13 0	6 15 10	6 18 8	7 1 8	7 5 0	7 8 4	7 12 0	7 15 10	7 19 10
6 2 0	6 4 6	6 7 2	6 10 0	6 13 0	6 16 4	6 19 8	7 3 2	7 7 0	7 11 0
6 3 2	6 5 10	6 8 6	6 11 4	6 14 4	6 17 8	7 1 0	7 4 8	7 8 6	7 12 8
5 18 7	6 1 0	6 3 7	6 6 4	6 9 1	6 12 1	6 15 3	6 18 8	7 2 3	7 6 1
6 5 10	6 8 2	6 10 8	6 13 2	6 16 0	6 19 0	7 2 7	7 5 6	7 9 2	7 13 0
6 11 3	6 13 10	6 16 6	6 19 4	7 2 4	7 5 7	7 8 11	7 12 6	7 16 4	8 0 5
6 12 4	6 14 10	6 17 4	7 0 0	7 3 0	7 6 0	7 9 2	7 12 12	7 16 28	8 0 0
6 11 2	6 13 8	6 16 6	6 19 4	7 2 4	7 5 8	7 9 0	7 12 12	7 16 68	8 0 8
6 18 0	7 0 6	7 3 4	7 6 2	7 9 2	7 12 4	7 15 10	7 19 48	8 3 48	8 7 4
6 6 5	6 8 7	6 10 10	6 13 3	6 15 10	6 18 7	7 1 6	7 4 8	7 8 17	7 11 9
6 14 6	6 17 0	6 19 6	7 2 0	7 5 0	7 8 0	7 11 0	7 14 6	7 18 68	8 2 6
5 17 10	6 0 4	6 2 10	6 5 7	6 8 5	6 11 5	6 14 8	6 18 17	7 1 8	7 5 5
6 7 10	6 10 5	6 13 2	6 16 1	6 19 1	7 2 4	7 5 9	7 9 5	7 13 3	7 17 4
6 9 4	6 11 10	6 14 5	6 17 2	7 0 1	7 3 3	7 6 6	7 10 0	7 13 8	7 17 8
6 10 4	6 12 8	6 15 0	6 17 6	7 0 2	7 3 2	7 6 2	7 9 4	7 12 10	7 16 8
6 9 8	6 12 4	6 15 4	6 18 4	7 1 4	7 4 8	7 8 4	7 12 0	7 15 4	7 19 0
6 3 0	6 5 6	6 8 2	6 11 0	6 14 0	6 17 2	7 0 6	7 4 0	7 7 10	7 12 0
6 3 2	6 5 10	6 8 6	6 11 4	6 14 4	6 17 8	7 1 0	7 4 8	7 8 6	7 12 8
6 8 10	6 11 4	6 14 2	6 17 0	7 0 0	7 3 6	7 6 10	7 10 6	7 14 6	7 18 8
6 7 6	6 10 1	6 12 10	6 15 8	6 18 9	7 2 0	7 5 5	7 9 1	7 12 11	7 17 0
6 3 3	6 6 1	6 9 2	6 12 4	6 15 6	6 18 8	7 1 1	7 5 1	7 8 4	7 12 3
6 6 8	6 9 2	6 12 0	6 14 10	6 17 10	7 1 2	7 4 8	7 8 2	7 12 0	7 16 2
6 13 6	6 16 0	6 18 8	7 1 1	7 4 8	7 7 10	7 11 2	7 14 10	7 18 8	8 2 8
6 9 4	6 11 11	6 14 8	6 17 6	7 0 7	7 3 10	7 7 3	7 10 11	7 14 9	7 18 10
6 9 2	6 11 8	6 14 6	6 17 4	7 0 4	7 3 6	7 6 10	7 10 6	7 14 2	7 18 4
6 3 4	6 5 10	6 8 8	6 11 6	6 14 6	6 17 10	7 1 2	7 4 10	7 8 8	7 12 8
6 17 0	6 19 2	7 2 7	7 5 7	7 8 7	7 12 0	7 15 4	7 19 28	8 3 28	8 7 4
6 15 8	6 18 2	7 0 10	7 3 8	7 6 6	7 9 8	7 13 0	7 16 6	8 0 28	8 4 2
6 12 6	6 15 2	6 17 10	7 0 8	7 3 8	7 6 10	7 10 2	7 13 10	7 17 8	8 1 8



# RATES FOR IMMEDIATE

For each £100 of Purchase Money; payable half-yearly in nearly all instances.

NAME.	56	57	58	59	60	61
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Alliance ...	8 4 78	9 18 13	11 8 19	0 9 4	5 9 10	2 9 10
aAtlas...	8 3 48	7 10 8	12 8 8	17 10 9	3 4 9	2 9 9
*†Australian Mutual Prov.	7 13 10	7 18 3	8 3 0	8 8 0	8 13 4	8 18 11
*Britannic ...	7 18 48	2 8 8	7 4 8	12 4 8	17 8 9	3 0 9
British General ...	7 19 28	3 8 8	8 6 8	13 8 8	19 4 9	5 2 9
Caledonian ...	8 1 18	5 9 8	10 8 8	15 11 9	1 6 9	7 5 9
aCanada Life...	8 10 10	8 15 4	9 0 2	9 5 4	9 10 10	9 16 6
aCentury ...	8 4 88	9 28 14	2 8 19	2 9 4	8 9 10	8 9 10
City Life ...	7 15 47	19 10 8	4 8 8	9 10 8	15 2 9	1 0 9
aClergy Mutual ...	7 19 38	3 11 8	8 10 8	14 1 8	19 8 9	5 7 9
aClerical, Medical & Gen.	7 16 28	0 8 8	5 6 8	10 8 8	16 2 9	1 10 9
*Colonial Mutual ...	8 1 08	5 4 8	10 0 8	15 0 9	0 4 9	6 0 9
Commercial Union ...	7 12 27	16 6 8	1 2 8	6 2 8	11 6 8	17 2 8
aConfederation Life...	8 9 10	8 14 5	8 19 2	9 4 7	9 10 1	9 16 2
Co-operative ...	7 19 18	3 5 8	8 2 8	13 4 8	18 11 9	4 9 9
Eagle and Brit. Dominions	8 12 10	8 17 4	9 2 4	9 7 6	9 13 0	9 19 0
aEdinburgh ...	7 15 88	0 28 4	10 8 9	10 8 15	2 9 0	10 9 0
English and Scottish Law ...	7 17 68	2 28 7	0 8 12	2 8 17	8 9 3	6 9 3
aEquitable ...	8 5 08	9 6 8	14 6 8	19 8 9	5 2 9	11 0 9
aEquitable (U.S.) ..	7 10 07	14 4 7	18 10 8	3 8 8	8 10 8	14 2 8
Friends' Provident ...	7 12 37	16 7 8	1 3 8	6 2 8	11 4 8	16 10 8
General Accident ...	7 15 07	19 4 8	4 2 8	9 0 8	14 4 9	0 0 9
General Life ...	7 11 97	16 28 0	10 8 5	10 8 11	1 8 16	9 8 16
Gresham ...	8 3 48	7 11 8	12 9 8	17 10 9	3 4 9	9 2 9
Guardian ...	7 19 08	3 6 8	8 4 8	13 4 8	18 10 9	4 8 9
Hearts of Oak ...	...	...	...	8 13 2	...	...
Law Union & Rock...	8 3 68	8 28 12	10 8 17	10 9 3	6 9 9	4 9 9
aLegal and General ...	8 7 08	11 8 8	16 8 9	1 8 9	6 4 9	11 4 9
Life Association of Scotland	7 17 88	2 48 7	2 8 12	4 8 17	10 9 3	10 9 3
aLiverpool & London & Globe	7 13 87	18 8 8	3 10 8	9 4 8	15 2 9	0 10 9
†London & Lancashire ...	8 2 08	6 10 8	11 10 8	17 0 9	2 4 9	8 4 9
London & Manchester ...	7 13 67	17 11 8	2 8 8	7 10 8	13 1 8	18 10 8
London Assurance ...	7 8 27	12 8 7	17 4 8	2 4 8	7 8 8	13 4 8
†London Life ...	8 12 88	17 39 2	2 9 7	5 9 12	11 9 18	10 9 18
Manufacturers ...	8 3 08	7 5 8	12 2 8	17 2 9	2 10 9	8 7 9
Marine and General ...	7 15 10	8 0 28	4 10 8	9 8 8	15 0 9	0 6 9
aMetropolitan ...	8 6 88	11 4 8	16 4 9	1 6 9	7 2 9	13 0 9
a*Mutual Life & Citizens ...	7 14 87	19 0 8	3 8 8	9 0 8	14 4 9	0 0 9

† Stamp Duty to be paid by purchaser. \* Payable Quarterly.  
† Rates for actual ages; no annuity for less than £20 sold.  
a Allowance made for half years of age.

# ANNUITIES.—MALES.

Age last birthday is that to which the Annuity in every case applies.

62	63	64	65	66	67	68	69	70
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
9 16 3	10 2 9	10 9 8	10 17 1	11 4 11	11 13 4	12 2 3	12 11 10	13 2 0
9 15 4	10 1 10	10 9 0	10 16 6	11 4 4	11 13 0	12 2 0	12 11 10	13 2 2
9 5 0	9 11 4	9 18 2	10 5 5	10 13 2	11 1 5	11 10 3	11 19 7	12 9 8
9 9 0	9 15 4	10 2 0	10 9 0	10 16 8	11 5 0	11 13 8	12 3 0	12 12 8
9 11 4	9 18 0	10 5 0	10 13 0	11 1 0	11 9 6	11 18 8	12 8 6	12 19 4
9 13 9	10 0 6	10 7 8	10 15 4	11 3 0	11 12 3	12 1 7	12 11 6	13 2 1
10 2 6	10 8 8	10 15 10	11 3 0	11 10 8	11 19 0	12 7 10	12 17 4	13 7 4
9 17 0	10 3 8	10 11 0	10 18 8	11 6 6	11 14 10	12 3 8	12 13 4	13 3 6
9 7 2	9 13 8	10 0 8	10 16 0	11 4 6	11 13 8	12 3 4	12 13 8	13 0 1
9 11 11	9 18 8	10 5 9	10 13 5	11 1 7	11 10 3	11 19 7	12 9 5	13 0 1
9 8 0	9 14 8	10 1 8	10 9 2	10 17 2	11 5 8	11 14 10	12 4 6	12 14 10
9 12 0	9 18 8	10 5 4	10 12 8	11 0 4	11 8 8	11 17 4	12 7 0	12 17 0
9 3 2	9 9 8	9 16 8	10 4 2	10 12 2	11 0 8	11 9 8	11 19 2	12 9 2
10 2 5	10 9 2	10 16 0	11 3 5	11 11 0	11 18 7	12 7 2	12 17 5	13 7 10
9 10 9	9 17 3	10 4 3	10 12 2	11 0 3	11 8 5	11 17 4	12 6 9	12 17 0
10 5 4	10 12 0	10 19 2	11 6 8	11 14 6	12 3 0	12 12 0	13 1 6	13 11 10
9 7 0	9 13 4	10 0 2	10 7 6	10 15 4	11 3 6	11 12 4	12 1 10	12 11 10
9 9 8	9 16 4	10 3 6	10 11 0	10 19 0	11 7 8	11 16 10	12 6 6	12 17 0
9 17 4	10 4 0	10 11 2	10 18 8	11 6 10	11 15 4	12 4 4	12 14 4	13 4 0
9 0 0	9 6 0	9 12 8	9 19 6	10 6 10	10 14 10	11 3 2	11 12 0	12 1 6
9 2 9	9 9 0	9 15 7	10 2 8	10 10 3	10 18 3	11 6 9	11 15 11	12 5 7
9 6 0	9 12 4	9 19 0	10 6 4	10 14 0	11 2 2	11 10 10	12 0 0	12 10 0
9 2 10	9 9 2	9 16 0	10 3 4	10 11 0	10 19 3	11 8 7	11 17 7	12 7 8
9 15 5	10 2 0	10 9 1	10 16 7	11 4 6	11 13 1	12 2 2	12 11 11	13 2 4
9 10 10	9 17 4	10 4 4	10 11 10	10 19 10	11 8 4	11 17 4	12 7 0	12 17 4
...	...	...	10 3 0	...	...	...	...	12 4 5
9 15 6	10 2 2	2 10 9	2 10 16	8 11 4	10 11 13	4 12 2	4 12 12	2 13 2 8
9 16 0	10 0 8	10 5 8	10 11 0	...	...	...	...	...
9 10 0	9 16 8	10 3 8	10 11 4	10 19 4	11 8 0	11 17 2	12 7 0	12 17 6
9 7 0	9 13 8	10 0 8	10 8 0	10 16 0	11 4 6	11 13 6	12 3 2	12 13 6
9 14 6	10 1 2	2 10 8	2 10 15 10	11 3 10	11 13 0	12 2 8	12 13 0	13 3 8
9 4 11	9 11 3	9 18 0	10 5 6	10 13 2	11 1 2	11 9 10	11 19 0	12 9 0
8 19 4	9 5 8	9 12 6	9 19 8	10 7 4	10 15 8	11 4 6	11 14 0	12 4 0
10 5 2	10 11 10	10 19 0	11 6 7	11 14 5	12 2 10	12 11 10	13 1 5	13 11 9
9 14 10	10 1 2	10 8 7	11 2 7	11 10 5	11 18 7	12 7 2	12 17 0	13 7 0
9 6 4	9 12 6	9 19 2	10 6 4	10 13 10	11 1 10	11 10 4	11 19 6	12 9 2
9 19 4	10 5 8	10 12 0	10 18 8	11 5 4	11 12 4	12 0 4	12 9 10	13 0 0
9 6 0	9 12 4	9 19 4	10 6 4	10 14 4	11 2 8	11 11 4	12 0 8	12 11 0

# RATES FOR IMMEDIATE

For each £100 of Purchase Money; payable half-yearly in nearly all instances.

NAME.	56	57	58	59	60	61
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
<i>a</i> Mutual of New York ...	7 10 0	7 14 4	7 18 10	8 3 8	8 8 10	8 14 2
National Benefit ...	8 3 4	8 7 10	8 12 8	8 17 10	9 3 4	9 9 2
†Nat. Mut. of Australasia...	8 4 2	8 8 10	8 13 8	8 18 10	9 4 4	9 10 2
†National Mutual ...	7 15 4	7 19 10	8 4 8	8 9 10	8 15 2	9 1 0
National Provident ...	7 17 0	8 1 6	8 6 4	8 11 6	8 17 0	9 2 10
New York ...	7 10 0	7 14 4	7 18 11	8 3 8	8 8 10	8 14 3
<i>a</i> North British & Mercantile	7 17 2	8 1 10	8 6 10	8 12 2	8 18 0	9 3 10
<i>a</i> Northern ...	8 4 8	8 9 3	8 14 1	8 19 3	9 4 9	9 10 7
Norwich Union ...	7 16 5	8 0 9	8 5 6	8 10 9	8 16 4	9 2 2
Pearl ...	8 4 2	8 8 6	8 13 0	8 17 10	9 3 0	9 8 6
<i>a</i> Phoenix ...	8 5 0	8 9 8	8 14 6	8 19 8	9 5 2	9 11 0
<i>a</i> Provident Association ...	8 11 8	8 16 4	9 1 2	9 6 4	9 11 10	9 17 8
Provident Mutual ...	7 15 8	8 0 18	8 4 9	8 9 9	8 15 1	9 0 9
Prudential ...	8 6 8	8 10 6	8 15 0	8 19 6	9 4 6	9 9 6
Refuge ...	7 9 6	7 13 9	7 18 3	8 3 1	8 8 2	8 13 7
<i>a</i> Royal ...	8 1 8	8 6 3	8 11 1	8 16 3	9 1 9	9 7 7
†Royal Exchange ...	8 1 9	8 6 2	8 10 11	8 15 11	9 1 3	9 6 11
<i>a</i> Salvation Army ...	8 0 8	8 5 2	8 9 10	8 15 0	9 0 8	9 6 6
<i>a</i> Scottish Amicable ...	8 3 0	8 7 4	8 11 8	8 16 0	9 0 8	9 6 4
<i>a</i> Scottish Equitable...	7 16 4	8 1 0	8 5 10	8 11 0	8 16 6	9 2 4
Scottish Insurance ...	7 16 10	8 1 6	8 6 4	8 11 6	8 17 0	9 2 10
<i>a</i> Scottish Life ...	8 3 0	8 7 8	8 12 6	8 17 10	9 3 6	9 9 4
<i>a</i> Scottish Provident...	8 1 4	8 5 11	8 10 10	8 16 0	9 1 6	9 7 5
Scottish Temperance ...	7 16 5	8 0 7	8 5 6	8 10 10	8 16 3	9 1 8
<i>a</i> †Scottish Union and Nat.	8 0 6	8 5 0	8 10 0	8 15 2	9 0 8	9 6 6
<i>a</i> Scottish Widows' ...	8 7 0	8 11 8	8 16 6	9 1 6	9 7 0	9 12 10
Standard ...	8 3 2	8 7 9	8 12 8	8 17 10	9 3 4	9 9 3
Star ...	8 2 6	8 7 0	8 11 10	8 17 0	9 2 6	9 8 4
<i>a</i> Sun Life ...	7 17 0	8 1 6	8 6 6	8 11 8	8 17 2	9 3 0
Sun Life of Canada...	8 11 9	8 16 4	9 1 7	9 6 9	9 12 7	9 18 4
<i>a</i> Wesleyan and General	8 8 4	8 12 8	8 17 4	9 2 4	9 7 8	9 13 4
Yorkshire ...	8 6 0	8 10 6	8 15 4	9 0 6	9 6 0	9 11 10

† Stamp Duty to be paid by purchaser.

† No annuity less than £10 is sold.      *a* Allowance made for half years of age.

# ANNUITIES.—MALES.

Age last birthday is that to which the Annuity in every case applies.

62	63	64	65	66	67	68	69	70
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
9 0 0	9 6 0	9 12 8	9 19 6	10 6 10	10 14 10	11 3 2	11 12 0	12 1 6
9 15 4	10 2 0	10 9 0	10 16 6	11 4 6	11 13 0	12 2 2	12 11 10	13 2 4
9 16 4	10 3 0	10 10 2	10 17 8	11 5 8	11 14 4	12 3 6	12 13 2	13 3 8
9 7 2	9 13 8	10 0 8	10 8 8	10 16 2	11 4 6	11 13 6	12 3 0	12 13 0
9 9 0	9 15 8	10 2 8	10 10 4	10 18 4	11 6 10	11 16 0	12 5 10	12 16 2
9 0 0	9 6 1	9 12 7	9 19 7	10 6 11	10 14 9	11 3 1	11 12 0	12 1 6
9 10 0	9 16 6	10 3 6	10 11 0	10 19 0	11 7 2	11 16 0	12 5 6	12 15 10
9 16 9	10 3 5	10 10 5	10 17 11	11 6 0	11 14 5	12 3 4	12 12 10	13 3 1
9 8 3	9 14 8	10 1 8	10 9 1	10 16 10	11 5 1	11 13 9	12 3 3	12 13 6
9 14 4	10 0 6	10 7 2	10 14 2	11 1 6	11 9 6	11 17 10	12 6 10	12 16 6
9 17 4	10 4 0	10 11 2	10 18 8	11 5 4	11 12 8	12 0 6	12 9 0	12 18 0
10 3 10	10 10 6	10 17 8	11 5 2	11 13 4	12 1 10	12 11 2	13 0 10	13 11 4
9 6 9	9 13 1	9 19 9	10 6 10	10 14 4	11 2 4	11 10 10	11 19 10	12 9 5
9 15 0	10 1 0	10 7 6	10 14 6	11 2 0	11 10 0	11 19 0	12 8 6	12 19 0
8 19 4	9 5 6	9 12 0	9 18 11	10 6 4	10 14 3	11 2 7	11 11 6	12 1 0
9 13 9	10 0 5	10 7 5	10 14 11	11 2 11	11 11 5	12 0 6	12 10 3	13 0 7
9 12 11	9 19 3	10 6 2	10 13 5	11 1 2	11 9 6	11 18 4	12 7 10	12 17 11
9 12 6	9 19 0	10 5 10	10 13 2	11 0 10	11 8 10	11 17 6	12 6 8	12 16 8
9 12 0	9 17 8	10 3 8	10 10 4	10 17 8	11 5 4	11 13 0	12 1 8	12 11 0
9 8 6	9 15 2	10 2 2	10 9 6	10 17 2	11 5 4	11 14 0	12 3 4	12 13 6
9 9 0	9 15 8	10 2 8	10 10 4	10 18 4	11 6 10	11 16 0	12 5 10	12 16 4
9 15 8	10 2 4	10 9 6	10 17 2	11 5 4	11 14 0	12 3 4	12 13 2	13 3 10
9 13 8	10 0 5	10 7 5	10 15 0	11 3 1	11 11 9	12 0 11	12 10 9	13 1 3
9 7 3	9 13 9	9 19 10	10 7 6	10 16 2	11 4 4	11 13 9	12 2 0	12 9 2
9 12 8	9 19 4	10 6 4	10 13 10	11 2 0	11 10 6	11 19 6	12 9 4	12 19 8
9 19 2	10 5 8	10 12 10	10 0 4	11 8 4	11 16 10	12 6 0	12 15 10	13 6 2
9 15 6	10 2 2	10 9 3	10 16 10	11 5 0	11 13 7	12 2 10	12 12 7	13 3 2
9 14 6	10 1 0	10 8 0	10 15 6	11 3 6	11 12 0	12 1 0	12 10 10	13 1 2
9 9 2	9 15 10	10 2 10	10 10 4	10 18 4	11 7 0	11 16 2	12 5 10	12 16 4
10 4 2	10 10 7	10 17 4	11 4 2	11 12 0	12 0 4	12 9 0	12 18 0	13 7 7
9 19 2	10 5 8	10 12 4	10 19 8	11 7 4	11 15 6	12 4 4	12 13 8	13 3 8
9 18 0	10 4 8	10 11 8	10 19 2	11 7 2	11 15 8	12 4 10	12 14 8	13 5 2

# RATES FOR IMMEDIATE

For each £100 of Purchase Money ; payable half yearly in nearly all instances.

NAME.	40	41	42	43	44	45
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Alliance ...	5 10 10	5 12 3	5 13 9	5 15 4	5 17 1	5 18 10
aAtlas ...	5 13 2	5 14 8	5 16 4	5 17 10	5 19 6	5 21 4
*†Australian Mutual Prov.	5 2 2	5 3 8	5 5 2	5 6 8	5 8 4	5 10 0
*Britannic ...	5 10 4	5 11 8	5 13 0	5 14 4	5 16 0	5 18 0
British General ...	5 8 2	5 9 8	5 11 0	5 13 0	5 14 4	5 16 4
Caledonian ...	...	...	...	...	...	5 18 3
aCanada Life ...	6 1 0	6 2 6	6 4 0	6 5 6	6 7 2	6 9 0
aCentury ...	5 14 10	5 16 4	5 17 10	5 19 6	5 21 2	5 23 0
City Life ...	5 5 4	5 6 10	5 8 4	5 10 0	5 11 6	5 13 2
aClergy Mutual ...	5 8 1	5 9 7	5 11 1	5 12 7	5 14 3	5 16 5
aClerical, Medical & Gen.	5 5 10	5 7 4	5 9 0	5 10 6	5 12 2	5 14 2
*Colonial Mutual ...	5 12 0	5 13 6	5 15 0	5 16 6	5 18 2	5 20 0
Commercial Union...	5 1 8	5 3 4	5 5 0	5 6 6	5 8 2	5 10 8
aConfederation Life	5 16 10	5 18 4	5 20 0	5 21 6	5 23 2	5 25 2
Co-operative ...	5 6 10	5 8 4	5 10 0	5 11 6	5 13 2	5 15 0
Eagle and Brit. Dominions	6 2 8	6 4 2	6 5 8	6 7 2	6 8 8	6 10 8
aEdinburgh...	5 2 4	5 3 10	5 5 4	5 6 10	5 8 4	5 10 4
English and Scottish Law...	5 7 2	5 8 8	5 10 4	5 12 0	5 13 6	5 15 4
aEquitable ...	5 14 6	5 16 0	5 17 6	5 19 2	5 20 8	5 22 4
aEquitable (U.S.) ...	5 4 2	5 5 8	5 7 4	5 9 0	5 10 6	5 12 2
Friends' Provident	5 4 0	5 5 6	5 6 12	5 8 6	5 10 12	5 11 10
General Accident ...	...	...	...	...	...	5 13 10
General Life ...	5 3 0	5 4 6	5 6 0	5 7 6	5 9 12	5 10 11
Gresham ...	5 13 5	5 14 11	5 16 5	5 18 11	5 19 17	5 21 6
Guardian ...	5 9 0	5 10 6	5 12 2	5 13 8	5 15 4	5 17 2
Hearts of Oak ...	...	...	...	...	...	...
Law Union & Rock ...	5 3 4	5 6 0	5 9 6	5 11 12	5 14 18	5 17 6
aLegal and General	5 10 0	5 11 6	5 13 2	5 15 8	5 17 14	5 19 0
Life Association of Scotl'd	...	...	...	...	...	...
aLiverpool & London & Globe	4 18 0	4 19 6	5 1 2	5 2 8	5 4 4	5 6 4
†London & Lancashire	5 9 4	5 11 0	5 13 6	5 15 12	5 16 18	5 18 4
London & Manchester	5 2 10	5 4 16	5 6 22	5 8 28	5 10 34	5 12 40
London Assurance...	...	...	...	...	...	5 7 4
†London Life ...	6 2 5	6 3 11	6 5 17	6 7 23	6 8 29	6 10 35
Manufacturers ...	5 10 5	5 12 11	5 13 17	5 15 23	5 17 29	5 18 35
Marine & General Mutual...	5 7 6	5 9 12	5 11 18	5 13 24	5 15 30	5 17 36

\* Payable quarterly. † Stamp Duty to be paid by Purchaser.  
† Rates for actual ages; no annuity for less than £20 sold.  
a Allowance made for half years of age.

# ANNUITIES.—FEMALES.

Age last birthday is that to which the Annuity in every case applies.

46	47	48	49	50	51	52	53	54	55
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
6 0 8	6 2 8	6 4 10	6 7 1	6 9 6	6 12 0	6 14 8	6 17 6	6 20 4	6 23 2
6 3 2	6 5 2	6 7 2	6 9 4	6 11 6	6 13 10	6 16 6	6 19 2	6 22 0	6 25 0
5 11 10	5 13 8	5 15 5	5 17 8	5 19 10	5 21 2	5 23 4	5 26 7	5 29 0	5 31 8
5 19 8	5 21 1	5 23 3	5 25 5	5 27 8	5 29 10	5 31 12	5 34 15	5 37 17	5 40 0
5 18 2	5 20 0	5 22 2	5 24 4	5 26 6	5 28 9	5 30 12	5 33 14	5 36 17	5 39 0
6 0 2	6 2 2	6 4 4	6 6 6	6 8 8	6 11 1	6 13 3	6 16 6	6 19 9	6 22 2
6 10 10	6 12 12	6 14 14	6 16 16	6 19 19	6 21 21	6 23 23	6 26 26	6 29 29	6 32 32
6 4 8	6 6 6	6 8 8	6 10 10	6 13 13	6 15 15	6 17 17	6 20 20	6 23 23	6 26 26
5 15 4	5 17 4	5 19 4	5 21 4	5 23 4	5 26 4	5 28 4	5 31 4	5 34 4	5 37 4
5 18 4	5 20 4	5 22 4	5 24 4	5 26 4	5 29 4	5 31 4	5 34 4	5 37 4	5 40 4
5 16 0	5 18 0	5 20 0	5 22 0	5 24 0	5 26 0	5 28 0	5 31 0	5 34 0	5 37 0
6 1 8	6 3 8	6 5 8	6 7 8	6 10 8	6 12 8	6 14 8	6 17 8	6 20 8	6 23 8
5 11 6	5 13 6	5 15 6	5 18 6	5 20 6	5 22 6	5 25 6	5 28 6	5 31 6	5 34 6
6 7 2	6 9 2	6 11 2	6 13 2	6 15 2	6 18 2	6 20 2	6 23 2	6 26 2	6 29 2
5 16 1	5 19 1	5 21 1	5 23 1	5 26 1	5 28 1	5 31 1	5 34 1	5 37 1	5 40 1
6 12 6	6 14 6	6 16 6	6 18 6	6 21 6	6 23 6	6 26 6	6 29 6	6 32 6	6 35 6
5 12 4	5 14 4	5 16 4	5 18 4	5 21 4	5 23 4	5 26 4	5 29 4	5 32 4	5 35 4
5 17 2	5 19 2	5 21 2	5 23 2	5 26 2	5 28 2	5 31 2	5 34 2	5 37 2	5 40 2
6 4 6	6 6 6	6 8 6	6 10 6	6 12 6	6 15 6	6 17 6	6 20 6	6 23 6	6 26 6
5 14 0	5 16 0	5 18 0	5 20 0	5 22 0	5 24 0	5 26 0	5 29 0	5 32 0	5 35 0
5 13 8	5 15 8	5 17 8	5 19 8	5 21 8	5 23 8	5 26 8	5 29 8	5 32 8	5 35 8
5 15 8	5 17 8	5 19 8	5 21 8	5 23 8	5 26 8	5 29 8	5 32 8	5 35 8	5 38 8
5 12 8	5 14 8	5 16 8	5 18 8	5 21 8	5 23 8	5 26 8	5 29 8	5 32 8	5 35 8
5 12 8	5 14 8	5 16 8	5 18 8	5 21 8	5 23 8	5 26 8	5 29 8	5 32 8	5 35 8
6 3 6	6 5 6	6 7 6	6 9 6	6 11 6	6 13 6	6 16 6	6 19 6	6 22 6	6 25 6
5 19 0	5 21 0	5 23 0	5 25 0	5 27 0	5 29 0	5 32 0	5 35 0	5 38 0	5 41 0
6 0 6	6 2 6	6 4 6	6 6 6	6 8 6	6 11 6	6 13 6	6 16 6	6 19 6	6 22 6
5 12 6	5 14 6	5 16 6	5 18 6	5 21 6	5 23 6	5 26 6	5 29 6	5 32 6	5 35 6
5 9 2	5 11 2	5 13 2	5 15 2	5 17 2	5 19 2	5 22 2	5 25 2	5 28 2	5 31 2
6 12 6	6 14 6	6 16 6	6 18 6	6 21 6	6 23 6	6 26 6	6 29 6	6 32 6	6 35 6
6 0 7	6 2 7	6 4 7	6 6 7	6 8 7	6 11 7	6 13 7	6 16 7	6 19 7	6 22 7
5 17 4	5 19 4	5 21 4	5 23 4	5 26 4	5 28 4	5 31 4	5 34 4	5 37 4	5 40 4



# RATES FOR IMMEDIATE

For each £100 of Purchase Money ; payable half-yearly in nearly all instances.

NAME.	40	41	42	43	44	45
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
aMetropolitan ...	5 15 8 5 17	25 18 8 6 0	46 2 0 6 3	10		
a*Mutual Life & Citizens...	5 5 4 5 6	8 5 8 4 5	10 0 5 11	8 5 13	4	
aMutual of New York ...	5 4 2 5 5	8 5 7 2 5	8 10 5 10	6 5 12	2	
National Benefit ...	5 12 8 5 14	2 5 15 8 5	17 4 5 19	0 6 0	8	
†Nat. Mut. of Australasia	5 14 0 5 15	4 5 17 0 5	18 8 6 0	4 6 2	0	
†National Mutual ...	5 5 4 5 6	10 5 8 6 5	10 0 5 11	8 5 13	6	
National Provident ...	5 6 6 5 8	0 5 9 6 5	11 2 5 12	10 5 14	8	
New York ...	5 4 2 5 5	8 5 7 3 5	8 10 5 10	6 5 12	3	
aNorth Brit. & Mercantile	5 3 4 5 4	8 5 6 4 5	8 0 5 9	8 5 11	6	
aNorthern ...	5 15 0 5 16	5 5 18 0 5	19 7 6 1	3 6 2	11	
Norwich Union ...	5 3 10 5 5	3 5 6 10 5	8 6 5 10	3 5 12	1	
Pearl ...	5 12 6 5 13	10 5 15 4 5	16 10 5 18	6 6 0	2	
aPhoenix ...	5 14 6 5 16	0 5 17 6 5	19 2 6 0	10 6 2	8	
aProvident Association	5 16 6 5 18	10 6 1 2 6	3 6 6 5	10 6 8	2	
Provident Mutual ...	5 4 1 5 3	6 5 7 0 5	8 7 5 10	3 5 12	1	
Prudential ...	5 12 0 5 13	6 5 15 0 5	16 6 5 18	0 5 19	6	
Refuge ...	5 2 1 5 3	6 5 4 11 5	6 6 5 8	2 5 9	10	
aRoyal ...	5 10 10 5 12	5 5 14 0 5	15 8 5 17	4 5 19	2	
†Royal Exchange ...	5 13 5 5 14	10 5 16 4 5	17 11 5 19	6 6 1	3	
aSalvation Army ...	5 7 6 5 9	0 5 10 8 5	12 4 5 14	0 5 16	0	
aScottish Amicable ...	5 8 8 5 10	0 5 11 8 5	13 0 5 14	8 5 16	8	
aScottish Equitable ...	5 ...	... 5 14	0			
Scottish Insurance ...	5 6 4 5 8	0 5 9 6 5	11 2 5 12	10 5 14	8	
aScottish Life ...	5 11 10 5 13	4 5 15 0 5	16 8 5 18	4 6 0	2	
aScottish Provident ...	5 10 9 5 12	3 5 13 10 5	15 5 5 17	2 5 18	11	
Scottish Temperance ...	5 5 1 5 6	3 5 7 8 5	9 4 5 11	0 5 12	11	
a†Scottish Union and Nat.	5 5 6 5 7	0 5 8 6 5	10 2 5 12	0 5 13	10	
aScottish Widows' ...	5 ...	... 6 3	6			
Standard ...	5 12 7 5 14	1 5 15 8 5	17 4 5 19	0 6 0	9	
Star ...	5 12 10 5 14	4 5 15 10 5	17 4 5 19	0 6 0	10	
aSun Life ...	5 6 6 5 8	0 5 9 8 5	11 2 5 13	0 5 14	10	
Sun Life of Canada ...	5 19 9 6 1	4 6 3 0 6	4 7 6 6	4 6 8	2	
aWesleyan and General ...	5 ...	... 6 3	4			
Yorkshire ...	5 16 0 5 17	6 5 19 0 6	6 6 2	2 6 4	0	

† Stamp Duty to be paid by purchaser.

† No annuity less than £10 is sold.

a Allowance made for half years of age.

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# ANNUITIES.—FEMALES.

Age last birthday is that to which the Annuity in every case applies.

46	47	48	49	50	51	52	53	54	55
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
6 5 8 6 7	8 6 9 10 6	12 0 6 14 2	6 16 8 6 19	2 7 2 0 7	4 10 7 8	0			
5 15 0 5 17	0 5 19 0 6	1 4 6 3 4	6 5 8 6 8	4 6 11 0 6	13 8 6 16	8			
5 14 0 5 16	0 5 18 0 6	0 2 6 2 4	6 4 8 6 7	2 6 9 10 6	12 8 6 15	8			
6 2 6 6 4	6 6 6 6 8	8 6 10 10 6	13 2 6 15	8 6 18 4 7	1 2 7 4	2			
6 3 10 6 5	10 6 7 10 6	10 0 6 12 2	6 14 8 6 17	2 6 19 10 7	2 8 7 5	10			
5 15 4 5 17	4 5 19 4 6	1 6 6 3 8	6 6 0 6 6	3 8 6 6 0	6 8 8 6 11	4 6 14	2 6 17	2	
5 16 6 5 18	6 6 0 6 6 2	8 6 5 0 6	7 4 6 10 0	6 12 8 6 15	6 6 18 8				
5 14 1 5 16	0 5 18 0 6	0 1 6 2 4	6 4 8 6 7	2 6 9 10 6	12 8 6 15	8			
5 13 8 5 15	10 5 18 2 6	0 8 6 3 2	6 6 0 6 6	8 10 6 11	10 6 15 2 6	18 8			
6 4 9 6 6	8 6 8 8 6	10 9 6 12 11	6 15 4 6 17	9 7 0 5 7	3 3 7 6	4			
5 14 1 5 16	2 5 18 5 6	0 9 6 3 3	6 5 10 6 8	7 6 11 7 6	14 9 6 18	1			
6 2 0 6 3	10 6 5 10 6	8 0 6 10 4	6 12 8 6 15	4 6 17 10 7	0 6 7 3	4 7 6	6		
6 4 6 6 6	4 6 8 6 6	10 8 6 12 10	6 15 4 6 17	10 7 0 6 7	3 4 7 6	6			
6 10 6 6 12	10 6 15 2 6	17 6 6 19 10	7 2 2 7 4	8 7 7 4 7	10 2 7 13	2			
5 14 1 5 16	3 5 18 6 6	0 10 6 3 3	6 5 10 6 8	7 6 11 6 6	14 7 6 17	10			
6 1 6 6 3	6 6 5 6 6	8 0 6 10 6	6 6 13 6 6	16 6 6 19	6 7 2 6 7	6 0			
5 11 7 5 13	5 5 15 4 5	17 4 5 19 6	6 6 1 9 6	4 2 6 6 9	6 9 5 6 12	4			
6 1 1 6 3	1 6 5 1 6	7 3 6 9 7	6 12 0 6 14	7 6 17 4 7	0 3 7 3	4			
6 3 0 6 4	10 6 6 10 6	8 10 6 11 0	6 13 4 6 15	9 6 18 4 7	1 1 7 4	0			
5 18 0 6 0	0 6 2 4 6	4 10 6 7 4	6 9 10 6 12	8 6 15 8 6	18 10 7 2	4			
5 18 8 6 1	4 6 3 8 6	6 4 6 8 8	6 11 4 6 14	4 6 17 4 7	0 4 7 4	0			
5 15 4 5 17	0 5 19 0 6	1 2 6 3 6	6 6 0 6 6	8 10 6 11 8	6 14 10 6	18 0			
5 16 6 5 18	6 6 0 6 6 2	8 6 5 0 6	7 2 6 9 10	6 12 8 6 15	6 6 18 8				
6 2 0 6 4	0 6 6 0 6	8 2 6 10 6	6 13 0 6 15	6 6 18 4 7	1 2 7 4	4			
6 0 9 6 2	9 6 4 9 6	6 11 6 9 3	6 11 8 6 14	2 6 16 10 6	19 9 7 2	11			
5 14 9 5 16	7 5 18 6 6	0 4 6 2 5	6 4 10 6 7	9 6 10 7 6	13 6 6 16	8			
5 15 10 5 17	10 6 0 0 6	2 4 6 4 8	6 7 4 6 10	0 6 13 0 6	16 2 6 19	4			
6 5 4 6 7	2 6 9 2 6	11 2 6 13 4	6 15 8 6 18	0 7 0 8 7	3 6 7 6	4			
6 2 8 6 4	7 6 6 8 6	8 9 6 11 1	6 13 5 6 16	0 6 18 8 7	1 7 7 4	8			
6 2 8 6 4	6 6 6 6 8	8 8 6 10 10	6 13 4 6 15	10 6 18 6 7	1 4 7 4	4			
5 16 8 5 18	6 6 0 8 6	2 10 6 5 0	6 7 6 6 10	0 6 12 8 6	15 8 6 18	8			
6 10 2 6 12	2 6 14 4 6	16 4 6 18 9	7 1 2 7 4	0 7 6 9 7	9 7 7 12	9			
6 5 2 6 7	2 6 9 4 6	11 6 6 13 10	6 16 4 6 19	0 7 1 10 7	4 10 7 8	0			
6 5 10 6 7	10 6 9 10 6	12 0 6 14 2	6 16 6 6 19	0 7 1 8 7	4 6 7 7	8			



# RATES FOR IMMEDIATE

For each £100 of Purchase Money ; payable half-yearly in nearly all instances.

NAME.	56	57	58	59	60	61
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Alliance ...	7 7 3	7 10 10	7 14 9	7 18 11	8 3 4	8 8 1
Atlas ...	7 8 4	7 11 10	7 15 8	7 19 8	8 4 2	8 9 0
*†Australian Mutual Prov.	6 15 11	6 19 4	7 2 11	7 6 10	7 11 1	7 15 8
*Britannic ...	7 4 0	7 7 4	7 11 0	7 15 0	7 19 0	8 3 8
British General ...	7 4 0	7 7 6	7 11 4	7 15 6	8 0 0	8 4 10
Caledonian ...	7 6 0	7 9 8	7 13 6	7 17 8	8 2 2	8 7 1
Canada Life ...	7 15 8	7 19 0	8 2 10	8 6 10	8 11 4	8 16 2
Century ...	7 9 8	7 13 2	7 17 0	8 1 0	8 5 8	8 10 8
City Life ...	7 0 6	7 4 0	7 7 10	7 11 10	7 16 4	8 1 0
Clergy Mutual ...	7 4 1	7 7 7	7 11 11	7 15 9	8 0 3	8 5 1
Cl Clerical, Medical & Gen.	7 1 2	7 4 8	7 8 6	7 12 8	7 17 2	8 2 0
*Colonial Mutual ...	7 6 4	7 9 8	7 13 4	7 17 8	8 1 8	8 6 4
Commercial Union...	6 18 2	7 2 0	7 6 2	7 10 8	7 15 6	8 0 8
Confederation Life ...	7 13 5	7 17 8	8 1 10	8 6 5	8 11 16	10 10
Co-operative ...	7 4 5	7 8 3	7 12 4	7 16 9	8 1 6	8 6 7
Eagle & British Dominions	7 17 6	8 1 0	8 4 10	8 9 8	8 13 6	8 18 4
Edinburgh ...	6 18 8	7 2 2	7 6 2	7 10 2	7 14 8	7 19 4
English and Scottish Law	7 2 6	7 6 0	7 10 7	7 14 10	7 18 6	8 3 4
Equitable ...	7 9 10	7 13 4	7 17 2	8 1 4	8 5 10	8 10 8
Equitable (U.S.) ...	6 18 10	7 2 4	7 6 2	7 10 2	7 14 6	7 19 2
Friends' Provident	6 18 0	7 1 4	7 5 0	7 8 11	7 13 2	7 17 9
General Accident ...	7 0 6	7 3 10	7 7 8	7 11 8	7 15 10	8 0 6
General Life ...	6 17 2	7 0 8	7 4 4	7 8 4	7 12 8	7 17 3
Gresham ...	7 8 4	7 11 10	7 15 7	7 19 9	8 4 18	8 11
Guardian ...	7 4 0	7 7 6	7 11 4	7 15 6	7 19 10	8 4 6
Hearts of Oak ...	...	...	...	...	7 14 7	...
Law Union & Rock ...	7 8 6	7 12 0	7 16 0	8 0 0	8 4 4	8 9 2
Legal and General ...	7 11 0	7 15 8	8 0 0	8 4 0	8 8 8	8 12 4
Life Association of Scotl'd	7 2 8	7 6 2	7 10 0	7 14 2	7 18 8	8 3 6
Liverpool & London & Globe	6 17 2	7 1 2	7 5 4	7 10 0	7 14 10	8 0 0
†London & Lancashire	7 7 0	7 10 10	7 14 6	7 18 8	8 3 2	8 8 0
London & Manchester	6 19 0	7 2 8	7 6 8	7 10 10	7 15 5	8 0 2
London Assurance	6 13 10	6 17 2	7 0 10	7 4 10	7 9 2	7 13 10
†London Life ...	7 17 4	8 1 0	8 4 8	8 8 10	8 13 4	8 18 2
Manufacturers ...	7 8 2	7 12 0	7 16 2	8 0 7	8 5 2	8 10 5

\* Payable Quarterly.

† Stamp Duty to be paid by purchaser.

‡ Rates for actual ages ; no annuity for less than £20 sold.

α Allowance made for half years of age.

# ANNUITIES.—FEMALES.

Age last birthday is that to which the Annuity in every case applies.

62	63	64	65	66	67	68	69	70
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
8 13 2	8 18 7	9 4 4	9 10 7	9 17 2	10 4 4	10 11 11	11 0 1	11 8 11
8 14 2	8 19 8	9 5 10	9 12 4	9 19 6	10 7 0	10 15 4	11 4 2	11 13 8
8 0 7	8 5 11	8 11 8	8 17 10	9 4 7	9 11 9	9 19 7	10 7 11	10 16 11
8 8 8	8 14 0	9 0 0	9 6 0	9 12 8	10 0 0	10 8 0	10 16 4	11 5 8
8 10 2	8 16 0	9 2 2	9 8 8	9 15 10	10 3 6	10 11 8	11 0 8	11 10 6
8 12 5	8 18 2	9 4 4	9 11 0	9 18 3	10 6 1	10 14 5	11 3 5	11 13 1
9 1 4	9 6 10	9 13 0	9 19 8	10 6 8	10 13 10	11 2 0	11 10 8	12 0 0
8 16 2	9 2 0	9 8 6	9 15 4	10 2 6	10 10 0	10 18 4	11 7 2	11 16 8
8 6 2	8 11 10	8 17 10	9 4 4	9 11 4	9 19 0	10 7 2	10 15 10	11 5 4
8 10 5	8 16 2	9 2 4	9 9 0	9 16 2	10 4 0	10 12 4	11 1 4	11 11 1
8 7 2	8 12 8	8 18 8	9 5 2	9 12 2	9 19 10	10 8 2	10 17 0	11 6 6
8 11 4	8 17 0	9 2 8	9 9 0	9 16 0	10 3 4	10 11 4	11 0 0	11 9 4
8 6 2	8 12 2	8 18 8	9 5 8	9 13 2	10 1 2	10 9 8	10 18 8	11 8 2
9 2 2	9 7 10	9 14 0	10 0 5	10 7 2	10 14 7	11 2 10	11 11 10	12 0 7
8 11 11	8 17 8	9 3 11	9 11 4	9 18 9	10 6 8	10 15 8	11 5 2	11 15 2
9 3 6	9 9 2	9 15 4	10 2 0	10 9 0	10 16 6	11 4 8	11 13 6	12 2 10
8 8 4	8 9 8	8 15 4	9 1 6	9 8 0	9 15 0	10 2 8	10 10 8	10 19 4
8 15 6	8 14 2	9 0 2	9 6 8	9 13 10	10 1 6	10 9 10	10 18 10	11 8 4
8 4 10	9 1 6	9 7 8	9 14 2	10 1 4	10 9 0	10 17 4	11 6 6	11 15 0
8 4 4	8 9 10	8 15 10	9 2 2	9 9 2	9 16 8	10 4 8	10 13 4	11 1 0
8 2 8	8 8 0	8 13 10	9 0 0	9 6 8	9 13 11	10 1 8	10 10 0	10 19 0
8 5 8	8 11 0	8 16 10	9 3 2	9 10 0	9 17 4	10 5 4	10 13 8	11 2 10
8 2 4	8 7 9	8 13 8	9 0 0	9 6 11	9 14 3	10 2 3	10 10 10	11 0 0
8 14 1	8 19 8	9 5 9	9 12 4	9 19 6	10 7 1	10 15 3	11 4 2	11 13 9
8 9 8	8 15 4	9 1 4	9 7 10	9 14 10	10 2 6	10 10 8	10 19 6	11 9 0
8 14 4	9 0 0	9 6 0	9 12 6	9 19 8	10 7 4	10 15 6	11 4 6	11 14 0
8 16 8	9 1 0	9 5 8	9 10 4	...	...	...	...	...
8 8 8	8 14 4	9 0 6	9 7 2	9 14 4	10 2 0	10 10 2	10 19 2	11 8 8
8 5 8	8 11 8	8 17 8	9 4 2	9 11 2	9 18 10	10 7 0	10 15 10	11 5 2
8 13 2	8 18 10	9 4 10	9 11 6	9 18 6	10 6 2	10 14 6	11 3 6	11 13 10
8 5 4	8 11 0	8 17 1	9 3 10	9 10 11	9 18 5	10 6 9	10 15 7	11 5 0
7 18 10	8 4 4	8 10 2	8 16 6	9 3 6	9 10 10	9 18 10	10 7 4	10 16 6
9 3 5	9 9 1	9 15 3	10 1 10	10 8 10	10 16 4	11 4 6	11 13 3	12 2 7
8 15 10	9 1 5	9 7 10	9 14 10	10 1 7	10 9 2	10 17 7	11 6 2	11 15 7

# RATES FOR IMMEDIATE

For each £100 of Purchase Money ; payable half-yearly in nearly all instances.

NAME.	56	57	58	59	60	61
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Marine and General Mutual	7 1 67 4 107 8 67 12 67 16 88 1 2					
αMetropolitan ...	7 11 47 14 107 18 108 3 08 7 68 12 0					
α*Mutual Life & Citizens...	7 0 07 3 47 7 47 11 47 15 88 0 4					
αMutual of New York ...	6 18 107 2 47 6 27 10 27 14 67 19 2					
National Benefit ...	7 7 67 11 07 14 87 18 108 3 28 8 0					
†Nat. Mut. of Australasia	7 9 07 12 67 16 48 0 68 5 08 9 10					
†National Mutual ...	7 0 67 4 07 7 107 11 107 16 48 1 0					
National Provident	7 2 07 5 67 9 47 13 67 17 108 2 8					
New York ...	6 18 117 2 47 6 17 10 27 14 67 19 2					
αNorth Brit. & Mercantile	7 2 67 6 67 10 107 15 68 0 48 5 6					
αNorthern ...	7 9 77 13 17 16 108 0 118 5 48 10 1					
Norwich Union ...	7 1 87 5 77 9 97 14 27 18 118 4 0					
Pearl ...	7 7 47 10 107 14 67 18 68 2 108 7 4					
αPhoenix ...	7 9 107 13 47 17 28 1 28 5 108 10 8					
αProvident Association	7 16 68 0 08 3 88 7 108 13 108 18 6					
Provident Mutual ...	7 1 47 5 17 9 17 13 57 18 18 3 1					
Prudential ...	7 9 67 13 07 16 68 0 08 4 08 8 0					
Refuge ...	6 15 56 18 97 2 47 6 27 10 47 14 10					
αRoyal ...	7 6 87 10 37 14 17 18 28 2 88 7 6					
†Royal Exchange ...	7 7 27 10 77 14 37 18 28 2 68 7 1					
αSalvation Army ...	7 6 07 9 107 14 07 18 68 3 28 8 4					
αScottish Amicable	7 7 87 11 87 15 87 19 88 3 88 7 8					
αScottish Equitable	7 1 67 5 27 9 07 13 27 17 68 2 2					
Scottish Insurance...	7 1 107 5 67 9 47 13 47 17 108 2 8					
αScottish Life ...	7 7 87 11 47 15 27 19 48 3 108 8 8					
αScottish Provident	7 6 27 9 97 13 77 17 88 2 28 7 1					
Scottish Temperance	6 19 107 3 47 7 27 11 27 16 18 1 1					
α†Scottish Union and Nat.	7 2 107 6 87 10 87 14 107 19 48 4 2					
αScottish Widows'	7 9 67 13 07 16 88 0 88 4 108 9 6					
Standard ...	7 8 07 11 77 15 57 19 68 4 08 8 10					
Star ...	7 7 67 11 07 14 107 19 08 3 48 8 0					
αSun Life ...	7 2 07 5 67 9 47 13 67 18 08 2 10					
Sun Life of Canada	7 16 28 0 08 3 98 8 28 12 78 17 7					
αWesleyan and General	7 11 47 14 107 18 88 2 108 7 28 11 10					
Yorkshire ...	7 11 07 14 67 18 28 2 28 6 88 11 6					

† Stamp Duty to be paid by purchaser.

‡ No annuity less than £10 is sold.

α Allowance made for half years of age.

# ANNUITIES.—FEMALES.

Age last birthday is that to which the Annuity in every case applies.

	62	63	64	65	66	67	68	69	70
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
	8 6 2 8 11 6 8 17 4 9 3 6 9 10 2 9 17 6 10 5 2 10 13 6 11 2 6								
	8 16 10 9 2 0 9 7 6 9 13 6 9 19 10 10 6 8 10 14 0 11 2 0 11 11 0								
	8 5 4 8 10 8 8 16 8 9 3 0 9 10 0 9 17 4 10 5 4 10 14 0 11 3 4								
	8 4 4 8 9 10 8 15 10 9 2 2 9 9 2 9 16 8 10 4 8 10 13 4 11 1 0								
	8 13 2 8 18 8 9 4 10 9 11 4 9 18 4 10 6 0 10 14 2 11 3 0 11 12 6								
	8 15 0 9 0 8 9 6 8 9 13 4 10 0 6 10 8 2 10 16 4 11 5 4 11 14 10								
	8 6 2 8 11 8 8 17 10 9 4 4 9 11 4 9 19 0 10 7 2 10 15 10 11 5 2								
	8 7 10 8 13 6 8 19 8 9 6 2 9 13 4 10 1 0 10 9 2 10 18 2 11 7 8								
	8 4 3 8 9 10 8 15 9 9 2 2 9 9 1 9 16 7 10 4 8 10 13 4 11 0 11								
	8 11 0 8 16 10 9 3 2 9 10 2 9 17 8 10 6 0 10 14 8 11 4 2 11 14 2								
	8 15 3 9 0 11 9 7 0 9 12 11 9 19 5 10 6 4 10 13 10 11 1 11 11 10 5								
	8 9 5 8 15 2 9 1 5 9 8 4 9 15 10 10 4 0 10 12 9 11 2 1 11 11 11								
	8 12 2 8 17 4 9 2 10 9 8 10 9 15 2 10 1 10 10 9 0 10 16 8 11 5 0								
	8 15 10 9 1 6 9 7 8 9 14 2 10 0 6 10 7 0 10 14 6 11 2 8 11 11 6								
	9 3 10 9 9 6 9 15 8 10 2 4 10 9 6 10 17 4 11 5 8 11 14 8 12 4 4								
	8 8 5 8 14 2 9 0 4 9 7 0 9 14 3 10 2 1 10 10 5 10 19 3 11 8 7								
	8 12 6 8 17 6 9 3 0 9 9 0 9 15 0 10 2 0 10 9 6 10 17 6 11 6 0								
	7 19 8 8 4 11 8 10 7 8 16 8 9 3 3 9 10 4 9 17 11 10 6 2 10 14 11								
	8 12 8 8 18 4 9 4 5 9 11 0 9 18 1 10 5 8 10 13 11 11 2 9 11 12 3								
	8 12 2 8 17 7 9 3 6 9 9 10 9 16 9 10 4 2 10 12 2 11 0 9 11 10 0								
	8 13 8 8 19 6 9 5 8 9 12 8 10 0 0 10 8 2 10 16 8 11 6 0 11 15 8								
	8 12 4 8 17 0 9 2 4 9 8 0 9 14 0 10 0 8 10 7 8 10 15 4 11 3 8								
	8 7 4 8 13 0 8 19 0 9 5 6 9 12 8 10 0 4 10 8 6 10 17 4 11 7 0								
	8 7 10 8 13 6 8 19 8 9 6 2 9 13 4 10 1 0 10 9 2 10 18 2 11 7 8								
	8 14 0 8 19 8 9 5 10 9 12 6 9 19 10 10 7 8 10 16 0 11 5 2 11 14 8								
	8 12 4 8 17 11 9 4 0 9 10 7 9 17 10 10 5 6 10 13 11 11 2 10 11 12 5								
	8 6 0 8 11 9 8 17 7 9 3 8 9 10 7 9 18 0 10 6 1 10 14 3 11 2 9								
	8 9 4 8 15 0 9 0 10 9 7 2 9 13 10 10 1 2 10 8 10 10 17 2 11 6 2								
	8 14 6 9 0 0 9 5 10 9 12 0 9 18 10 10 6 4 10 14 2 11 2 8 11 11 10								
	8 14 1 8 19 9 9 5 10 9 12 6 9 19 8 10 7 4 10 15 8 11 4 7 11 14 3								
	8 13 2 8 18 10 9 4 10 9 11 4 9 18 6 10 6 0 10 14 2 11 3 0 11 12 6								
	8 8 0 8 13 8 8 19 8 9 6 4 9 13 4 10 1 0 10 9 4 10 18 2 11 7 10								
	9 3 0 9 8 7 9 14 9 10 1 9 10 9 0 10 16 4 11 4 4 11 12 9 12 1 9								
	8 16 8 9 2 0 9 7 8 9 13 10 10 0 4 10 7 2 10 14 8 11 2 8 11 11 2								
	8 16 10 9 2 6 9 8 6 9 15 0 10 2 0 10 9 8 10 18 0 11 7 0 11 16 6								

# MISCELLANEOUS LIFE RATES.

## APPROXIMATE LIMITED PAYMENT LIFE RATES WITH PROFITS.

Age Next Birth-day.	NUMBER OF ANNUAL PREMIUMS.						
	Single.	5	10	15	20	25	30
16	£ s. d. 38 5 10	£ s. d. 8 6 10	£ s. d. 4 13 3	£ s. d. 3 9 4	£ s. d. 2 17 9	£ s. d. 2 10 0	£ s. d. 2 5 10
17	38 10 3	8 8 2	4 14 2	3 10 1	2 18 4	2 11 2	2 7 0
18	38 16 10	8 9 10	4 15 3	3 10 11	2 19 1	2 12 3	2 8 0
19	39 4 1	8 11 9	4 16 4	3 11 9	2 19 10	2 13 3	2 8 11
20	39 14 1	8 14 0	4 17 8	3 12 0	3 0 7	2 14 0	2 9 7
21	40 5 7	8 16 6	4 19 0	3 13 8	3 1 5	2 14 6	2 10 1
22	40 16 9	8 18 10	5 0 4	3 14 7	3 2 2	2 14 10	2 10 5
23	41 8 10	9 1 5	5 1 8	3 15 8	3 3 0	2 15 4	2 10 11
24	42 0 4	9 3 11	5 3 0	3 16 7	3 3 10	2 16 0	2 11 6
25	42 11 3	9 6 3	5 4 3	3 17 7	3 4 8	2 16 8	2 12 2
26	43 2 11	9 8 10	5 5 8	3 18 7	3 5 7	2 17 4	2 12 10
27	43 15 5	9 11 6	5 7 2	3 19 10	3 6 7	2 18 2	2 13 7
28	44 7 1	9 14 0	5 8 7	4 0 10	3 7 6	2 19 1	2 14 6
29	44 19 7	9 16 9	5 10 2	4 2 1	3 8 6	3 0 0	2 15 5
30	45 11 2	9 19 3	5 11 8	4 3 2	3 9 6	3 1 1	2 16 5
31	46 3 8	10 2 0	5 13 3	4 4 6	3 10 8	3 2 3	2 17 6
32	46 17 3	10 5 0	5 15 0	4 5 10	3 11 10	3 3 4	2 18 7
33	47 10 0	10 7 11	5 16 8	4 7 0	3 12 11	3 4 6	2 19 9
34	48 3 8	10 10 11	5 18 5	4 8 5	3 14 1	3 5 8	3 1 0
35	48 17 11	10 14 1	6 0 2	4 9 10	3 15 4	3 6 11	3 2 3
36	49 12 6	10 17 4	6 2 1	4 11 4	3 16 9	3 8 3	3 3 6
37	50 7 6	11 0 8	6 4 0	4 12 10	3 18 1	3 9 8	3 5 0
38	51 2 10	11 4 1	6 6 0	4 14 5	3 19 6	3 11 2	3 6 6
39	51 18 4	11 7 7	6 8 1	4 16 2	4 1 1	3 12 9	3 8 1
40	52 13 10	11 11 0	6 10 2	4 17 10	4 2 8	3 14 4	3 9 9
41	53 9 6	11 14 7	6 12 4	4 19 7	4 4 3	3 16 1	3 11 7
42	54 6 6	11 18 5	6 14 8	5 1 6	4 6 0	3 18 0	3 13 6
43	55 4 8	12 2 7	6 17 2	5 3 7	4 8 0	4 0 0	3 15 6
44	56 2 10	12 6 8	6 19 9	5 5 8	4 10 0	4 2 0	3 17 6
45	57 2 2	12 11 2	7 2 6	5 8 0	4 12 1	4 4 1	3 19 9
46	58 2 4	12 15 9	7 5 4	5 10 4	4 14 4	4 6 3	..
47	59 2 2	13 0 3	7 8 2	5 12 9	4 16 8	4 8 7	..
48	60 2 2	13 4 11	7 11 1	5 15 3	4 19 2	4 11 1	..
49	61 3 9	13 10 0	7 14 3	5 18 0	5 1 10	4 13 8	..
50	62 5 3	13 15 0	7 17 6	6 0 10	5 4 8	4 16 5	..
51	63 6 8	14 0 2	8 0 10	6 3 10	5 7 6	..	..
52	64 7 9	14 5 2	8 4 3	6 6 10	5 10 8	..	..
53	65 8 5	14 10 2	8 7 8	6 10 0	5 13 10	..	..
54	66 10 3	14 15 7	8 11 5	6 13 6	5 17 4	..	..
55	67 12 0	15 1 0	8 15 3	6 17 1	6 1 1	..	..
56	68 13 8	15 6 6	8 19 3	7 0 11	6 5 1	..	..
57	69 16 0	15 12 2	9 3 6	7 5 0	6 9 5	..	..
58	70 18 0	15 18 0	9 8 0	7 9 3	6 14 0	..	..
59	72 0 4	16 4 0	9 12 6	7 13 10	6 18 10	..	..
60	73 3 0	16 10 2	9 17 4	7 18 7	7 4 1	..	..

## APPROXIMATE SINGLE PREMIUMS FOR ENDOWMENTS WITH PROFITS, AND ANNUAL PREMIUMS FOR ENDOWMENTS WITHOUT PROFITS.

Age not ex-c'd'ing	* Single premium for Endowment with profits. Assnce. of £100 payable at death or end of				Endowment Assurances Without Profit. Payable at Death or at Age			
	10 yrs.	15 yrs.	20 yrs.	30 yrs.	50	55	60	65
20	£ s. d. 56 2 9	£ s. d. 56 2 9	£ s. d. 56 2 9	£ s. d. 56 2 9	£ s. d. 2 13 10	£ s. d. 2 5 10	£ s. d. 2 0 7	£ s. d. 1 17 0
21	56 2 9	56 2 9	56 2 9	56 2 9	2 16 1	2 7 6	2 1 10	1 18 0
22	56 2 9	56 2 9	56 2 9	56 2 9	2 18 6	2 9 8	2 3 2	2 19 1
23	56 2 9	56 2 9	56 2 9	56 2 9	3 1 2	2 11 2	2 4 7	2 0 3
24	56 2 9	56 2 9	56 2 9	56 2 9	3 4 0	2 13 2	2 6 1	2 1 5
25	58 3 9	58 3 9	58 3 9	58 3 9	3 7 2	2 15 4	2 7 8	2 2 9
26	32 15 11	74 1 8	66 16 3	56 5 4	3 10 7	2 17 8	2 9 5	2 4 1
27	63 16 10	56 7 6	63 16 10	56 7 6	3 14 4	3 0 8	2 11 4	2 5 7
28	66 17 8	56 10 1	66 17 8	56 10 1	3 18 5	3 3 0	2 13 4	2 7 2
29	66 18 6	56 13 1	66 18 6	56 13 1	4 2 11	3 6 0	2 15 5	2 8 10
30	66 19 7	56 16 6	66 19 7	56 16 6	4 7 11	3 9 2	2 17 9	2 10 7
31	74 2 1	67 0 11	67 0 11	57 0 4	4 13 5	3 12 8	3 0 2	2 12 5
32	74 2 8	67 2 4	67 2 4	57 4 7	4 19 7	3 16 5	3 2 9	2 14 4
33	74 3 5	67 4 0	67 4 0	57 9 4	5 6 5	4 0 7	3 5 7	2 16 5
34	74 4 4	67 5 11	67 5 11	57 14 7	5 14 2	4 5 1	3 8 8	2 18 8
35	74 5 3	67 8 0	67 8 0	58 0 4	6 2 11	4 10 2	3 11 11	3 1 1
36	82 16 2	74 6 5	67 10 5	58 6 7	6 18 0	4 15 9	3 15 5	3 3 8
37	82 16 7	74 7 8	67 13 0	58 13 4	7 4 8	5 1 11	3 19 4	3 6 5
38	82 17 1	74 9 1	67 15 11	59 0 8	7 18 3	5 8 10	4 3 7	3 9 4
39	82 17 8	74 10 8	67 19 1	59 8 7	8 14 4	5 16 7	4 8 3	3 12 6
40	82 18 3	74 12 5	68 2 7	59 17 1	9 13 7	6 5 5	4 13 4	3 16 0
41	82 18 11	74 14 4	68 6 5	..	..	6 15 7	4 19 0	3 19 8
42	82 19 8	74 16 6	68 10 6	..	..	7 7 4	5 5 4	4 3 10
43	83 0 6	74 18 9	68 15 0	..	..	8 1 1	5 12 6	4 8 4
44	83 1 4	75 1 3	68 19 10	..	..	8 17 4	6 0 6	4 13 3
45	83 2 3	75 3 11	69 5 0	..	..	9 18 11	6 9 8	4 18 8
46	83 3 3	75 6 9	69 10 7	..	..	..	7 0 1	5 4 8
47	83 4 4	75 9 9	69 16 6	..	..	..	7 12 0	5 11 4
48	83 5 6	75 13 1	70 2 11	..	..	..	8 5 10	5 18 7
49	83 6 10	75 16 9	70 9 10	..	..	..	9 2 3	6 6 10
50	83 8 3	76 0 9	70 17 2	..	..	..	10 1 10	6 16 2
51	83 9 11	76 5 2	..	..	..	..	..	..
52	83 11 8	76 10 0	..	..	..	..	..	..
53	83 13 8	76 15 3	..	..	..	..	..	..
54	83 15 9	77 0 11	..	..	..	..	..	..
55	83 18 2	77 7 1	..	..	..	..	..	..

\* The non-profit rates are less than the with-profit rates by 6 per cent. for a 10-year Endowment, 10 per cent. for a 15-year Endowment, 12 per cent. for a 20-year Endowment, 15 per cent. for a 30-year Endowment.



# APPROXIMATE ANNUAL PREMIUMS FOR TERM ASSURANCE, WITHOUT PROFITS.

Age next Birth- day.	TERM OF YEARS.						
	1	3	5	7	10	20	30
20	£ s. d. 0 17 0	£ s. d. 0 17 3	£ s. d. 0 17 6	£ s. d. 0 17 10	£ s. d. 0 18 4	£ s. d. 1 1 6	£ s. d. 1 3 3
21	0 17 2	0 17 6	0 17 8	0 17 11	0 18 7	1 1 10	1 3 9
22	0 17 4	0 17 9	0 17 9	0 18 1	0 18 10	1 2 2	1 4 3
23	0 17 6	0 17 10	0 18 0	0 18 3	0 19 1	1 2 7	1 4 9
24	0 17 8	0 18 0	0 18 3	0 18 6	0 19 4	1 2 11	1 5 4
25	0 17 10	0 18 3	0 18 6	0 18 10	0 19 8	1 3 5	1 6 0
26	0 18 1	0 18 8	0 18 9	0 19 3	1 0 2	1 3 11	1 6 9
27	0 18 5	0 19 1	0 19 3	0 19 9	1 0 8	1 4 6	1 7 6
28	0 18 9	0 19 5	0 19 8	1 0 2	1 1 2	1 5 1	1 8 4
29	0 19 2	0 19 9	1 0 2	1 0 8	1 1 8	1 5 9	1 9 3
30	0 19 7	1 0 2	1 0 7	1 1 2	1 2 3	1 6 5	1 10 3
31	1 0 2	1 0 7	1 1 0	1 1 8	1 2 9	1 7 2	1 11 3
32	1 0 7	1 1 0	1 1 6	1 2 2	1 3 3	1 7 11	1 12 4
33	1 1 1	1 1 5	1 2 0	1 2 9	1 3 10	1 8 9	1 13 7
34	1 1 6	1 2 0	1 2 8	1 3 4	1 4 5	1 9 8	1 14 10
35	1 2 0	1 2 8	1 3 3	1 3 11	1 5 0	1 10 8	1 16 3
36	1 2 8	1 3 4	1 3 11	1 4 6	1 5 9	1 11 8	1 17 9
37	1 3 4	1 4 0	1 4 5	1 5 1	1 6 6	1 12 10	1 19 5
38	1 4 0	1 4 7	1 5 0	1 5 8	1 7 3	1 14 1	2 1 1
39	1 4 7	1 5 0	1 5 6	1 6 4	1 8 2	1 15 4	2 2 11
40	1 5 1	1 5 6	1 6 1	1 7 2	1 9 2	1 16 10	2 4 11
41	1 5 5	1 6 0	1 6 10	1 8 1	1 10 4	1 18 5	
42	1 5 11	1 6 9	1 7 10	1 9 3	1 11 6	2 0 2	
43	1 6 9	1 7 9	1 9 0	1 10 6	1 12 10	2 2 2	
44	1 7 7	1 8 11	1 10 4	1 11 11	1 14 4	2 4 4	
45	1 8 11	1 10 4	1 11 10	1 13 4	1 16 0	2 6 8	
46	1 10 5	1 11 11	1 13 4	1 14 11	1 17 9	2 9 3	
47	1 12 0	1 13 5	1 14 10	1 16 6	1 19 8	2 11 11	
48	1 13 5	1 14 11	1 16 4	1 18 3	2 1 8	2 14 9	
49	1 15 0	1 16 5	1 18 0	2 0 2	2 3 10	2 17 10	
50	1 16 6	1 18 0	1 19 10	2 2 2	2 6 3	3 1 2	
51	1 18 0	1 19 10	2 1 10	2 4 5	2 8 11		
52	1 19 9	2 1 10	2 4 2	2 7 0	2 11 11		
53	2 1 10	2 4 2	2 6 9	2 9 10	2 15 2		
54	2 4 2	2 6 9	2 9 6	2 12 11	2 18 10		
55	2 6 10	2 9 8	2 12 8	2 16 5	3 2 10		
56	2 9 8	2 12 9	2 16 1	3 0 2	3 7 2		
57	2 12 9	2 16 1	3 0 4	3 4 5	3 11 10		
58	2 16 1	2 19 11	3 4 1	3 9 1	3 16 10		
59	2 19 11	3 4 3	3 8 10	3 14 1	4 2 3		
60	3 4 3	3 9 0	3 14 0	3 19 5	4 8 0		

# CHILDREN'S POLICIES, £100.

No Medical Examination.

Age next birth- day.	CHILD ENDOWMENTS—non profit. Payable on attaining the age of twenty-one.				DEFERRED ASSURANCE—with profits to commence at age 21. Annual premiums for a deferred assu- rance payable on the attainment of a certain age, or at death after age 21. All premiums, without interest, are returned at death before twenty-one.			
	With return of premium in event of previous death.		Without return of premium in event of previous death.		Payable at death after 21.	Payable at death after 21, or at age		
	Single prem.	Annual prem.	Single prem.	Annual prem.		35	40	45
1	£ s. d. 55 7 4	£ s. d. 3 12 3	£ s. d. 3 46 16	£ s. d. 8 3 7 9	£ s. d. 1 0 0	£ s. d. 2 1 6	£ s. d. 1 14 6	£ s. d. 1 9 6
2	57 0 7	3 17 4	449 19 9	3 18 0	1 0 10	2 3 6	1 16 1	1 10 9
3	58 14 9	4 2 11	52 12 9	3 18 9	1 1 8	2 5 8	1 17 9	1 12 1
4	60 10 1	4 9 3	55 1 4	4 5 3	1 2 6	2 8 0	1 19 6	1 13 6
5	62 6 4	4 16 4	57 8 10	4 12 4	1 3 4	2 10 6	2 1 4	1 15 0
6	64 3 9	5 4 5	59 15 7	5 0 5	1 4 8	2 13 2	2 3 4	1 16 7
7	66 2 3	5 13 8	62 1 9	5 9 8	1 5 2	2 16 1	2 5 6	1 18 4
8	68 1 11	6 4 4	64 7 8	6 0 4	1 6 1	2 19 2	2 7 9	2 0 1
9	70 2 9	6 16 10	66 13 8	6 12 9	1 7 2	3 2 6	2 10 3	2 2 0
10	72 4 10	7 11 7	69 0 0	7 7 5	1 8 3	3 6 2	2 12 11	2 4 1
11	74 8 2	8 9 4	71 7 3	8 5 1	1 9 4	3 10 2	2 15 9	2 6 3
12	76 12 10	9 11 2	73 15 7	9 6 9	1 10 6	3 14 7	2 12 10	2 8 7
13	78 18 10	10 13 4	76 5 1	10 13 8	1 11 9	3 19 4	3 8 2	2 11 1
14	81 6 2	12 13 5	78 16 3	12 8 5	1 13 1	4 4 7	3 5 9	2 13 9
15	83 15 0	15 0 2	81 9 1	14 15 2	1 14 5	4 10 5	3 9 8	2 16 7

# JOINT LIFE RATES, £100.

Approximate premiums to secure £100 with profits at the death of the first life.  
The non-profit rates are approximately one seventh less than these.

Ages.	Annual premium.	Ages.	Annual premium.	Ages.	Annual premium.	Ages.	Annual premium.
21-21	£ s. d. 3 3 0	25-50	5 18 4	35-50	6 3 3	45-55	7 19 9
25	3 5 8			55	7 7 11	60	9 13 3
30	3 10 3	30-30	8 16 1	60	9 3 1	65	12 1 10
35	3 16 10	35	4 1 10				
40	4 6 0	40	4 10 3	40-40	5 1 6	50-50	7 10 10
45	4 19 0	45	5 2 6	45	5 12 3	55	8 12 3
50	5 17 4	50	6 0 2	50	6 8 6	60	10 4 3
		55	7 5 4	55	7 12 4	65	12 11 7
25-25	3 8 0			60	9 6 9		
30	3 12 4	35-35	4 6 7			55-55	9 12 0
35	3 18 6	40	4 14 7	45-45	6 1 11	60	11 2 4
40	4 7 6	45	5 6 2	50	6 17 0	65	13 7 10
45	5 0 2						



## LAST SURVIVOR ASSURANCE, WITHOUT PROFITS.

Annual Premium to secure £100 at the Death of the last Survivor of Two Lives.

Ages.	Annual Premium.	Ages.	Annual Premium.	Ages.	Annual Premium.	Ages.	Annual Premium.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
21-21	1 1 4	25-30	1 11 0	30-30	1 17 9	45-55	2 11 10
25	1 2 0			35	2 0 1	60	2 15 8
30	1 2 4	30-35	1 6 0	40	2 2 1	65	2 18 10
35	1 4 10	35	1 7 11				
40	1 6 5	40	1 9 11	40-45	1 15 11	50-50	2 13 8
45	1 7 10	45	1 12 8	45	1 19 8	55	2 18 9
50	1 9 4	50	1 14 2	50	2 2 5	60	3 4 2
		55	1 15 7	55	2 5 5	65	3 8 10
25-25	1 2 9			60	2 8 8		
30	1 4 9	35-35	1 10 8			55-55	3 6 4
35	1 6 11	40	1 13 1	55-55	2 3 4	60	3 13 10
40	1 7 7	45	1 15 4	50	2 7 8	65	4 0 8
45	1 9 8						

## SURVIVORSHIP ASSURANCE, WITHOUT PROFITS.

Annual Premium to secure £100 at the Death of A, provided it occur before that of B. In event of B dying first the Company retains the Premiums.

Ages. A B	Annual Premium.	Ages. A B	Annual Premium.	Ages. A B	Annual Premium.	Ages. A B	Annual Premium.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
30-30	1 10 11	45-45	2 14 9	70-70	10 6 5	55-55	4 6 2
35	1 9 1	50	2 11 8	30	10 5 11		
40	1 7 8	55	2 7 4	40	10 3 11	50-50	3 18 7
50	1 5 5	60	2 4 0	50	9 19 9	55	3 17 11
60	1 8 7	65	2 0 9	60	9 9 2	60	3 16 7
70	1 1 10			65	9 1 9	65	3 14 10
		50-50	3 5 6			45	3 12 4
30-30	1 16 5	55	3 0 5	65-65	7 18 1	45	3 9 5
35	1 14 6	60	2 16 0	70	7 17 10		
40	1 12 5	65	2 11 7	75	7 17 8	45-50	3 4 10
45	1 10 6	70	2 7 1	80	7 16 3	50	3 4 2
50	1 9 1	75	2 3 10	85	7 14 8	55	3 2 7
55	1 7 1			90	7 12 5	60	3 0 5
60	1 6 2	55-55	4 0 6	95	7 9 5	65	2 17 10
		60	3 15 2				
35-35	2 0 7	65	3 9 4	60	6 17 9	40-40	2 18 10
40	1 18 8	70	3 8 1			45	2 18 0
45	1 15 11	75	2 19 4	60-60	6 8 5	50	2 11 8
50	1 13 11	80	2 15 10	65	6 3 0	55	2 9 2
55	1 11 5			70	6 2 2		
60	1 9 10	60-60	5 1 6	75	6 1 0	35-35	2 5 6
		65	4 14 8	80	5 19 1	40	2 4 6
40-40	2 6 7	70	4 6 5	85	5 18 2	45	2 2 10
45	2 3 9	75	4 2 1	90	5 16 6		
50	2 1 1	80	3 18 0	95	5 7 6	50-50	1 19 8
55	1 17 10					55	1 18 5
60	1 15 6	55-55	6 10 0	60-60	4 17 11		
65	1 13 1	60	5 19 9	65	4 17 6		
		65	5 13 1	70	4 16 4		
		70	5 8 1	75	4 14 10		
		75		80	4 12 7		
		80		85	4 9 8		

## PURE ENDOWMENTS, WITHOUT PROFITS.

Annual Premium to insure a sum of £100, payable at the end of a given term only. In event of death within the term, the premiums are retained by the Company.

Ages.	15 years.	20 years.	25 years.	30 years.	35 years.	40 years.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
15	5 0 1	3 6 4	2 6 7	1 13 11	1 5 1	0 18 9
20	4 19 10	3 5 9	2 6 0	1 13 1	1 4 1	0 17 7
25	4 19 6	3 5 4	2 5 1	1 11 11	1 2 8	0 15 10
30	4 18 8	3 4 0	2 3 5	1 10 0	1 0 5	0 13 7
35	4 17 0	3 1 10	2 1 0	1 7 1	0 17 5	0 10 8
37	4 15 11	3 0 8	1 19 8	1 5 8	..	..
40	4 14 1	2 18 7	1 17 2	1 3 2	..	..
42	4 12 7	2 16 10	1 15 3	..	..	..
45	4 9 11	2 13 8	1 12 1	..	..	..
48	4 6 5	2 9 10	..	..	..	..
50	4 3 6	2 6 11	..	..	..	..
52	4 0 1	..	..	..	..	..
55	3 14 4	..	..	..	..	..

## JOINT ENDOWMENT, WITH PROFITS.

Annual Premium to secure a sum of £100, with profits, payable at the first death of two lives, or at the end of a given term.

Ages.	10 years' End'wm't	15 years' End'wm't	20 years' End'wm't	Ages.	10 years' End'wm't	15 years' End'wm't	20 years' End'wm't
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
21-21	11 7 1	7 11 9	5 15 6	35-35	11 14 3	8 0 0	6 5 1
30	11 9 1	7 14 0	5 17 8	45	12 1 3	8 8 6	6 15 6
40	11 13 10	7 19 7	6 4 8	55	13 0 9	9 12 6	8 4 5
50	12 6 0	8 14 4	7 2 7				
60	13 17 11	10 13 8	..	40-40	11 19 5	8 6 2	6 12 8
				50	12 10 11	9 0 4	7 9 11
25-25	11 8 6	7 13 7	5 17 4	60	14 2 4	10 19 1	..
35	11 11 7	7 16 11	6 1 5				
45	11 18 11	8 5 9	6 12 2	45-45	12 7 8	8 16 5	7 5 2
55	12 18 9	9 10 0	8 1 5	55	13 6 7	9 19 10	8 13 5
30-30	11 10 10	7 16 1	6 0 5	50-50	13 1 7	9 13 9	8 6 8
40	11 15 5	8 1 4	6 6 9	60	14 12 6	11 11 10	..
50	12 7 4	8 16 0	7 4 6				
60	13 19 2	10 15 1	..	60-60	16 2 6	13 9 0	..

## SURVIVORSHIP ANNUITIES.

Annual Premium to secure an Annuity of £100, commencing at the death of A and continuing for the life of B.

Ages. A B	With return of premiums if B dies first. Annual prem.	Without return of premiums if B dies first. Annual prem.	Ages. A B	With return of premiums if B dies first. Annual prem.	Without return of premiums if B dies first. Annual prem.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
21-22	96 15 10	23 14 2	30-29	42 10 0	26 8 4
30	37 10 0	20 2 6	25	46 1 8	29 0 10
40	41 10 0	15 19 2	20	50 12 6	32 5 0
50	52 15 0	12 3 4			
			40-39	52 10 10	30 3 4
30-31	41 12 6	25 6 8	35	57 11 8	34 4 2
40	43 10 10	19 10 10	20	71 1 8	48 15 0
50	53 8 4	14 4 2			
60	103 5 0	9 15 10	50-49	72 4 2	37 10 10
			40	87 18 4	52 3 4
40-41	51 9 2	28 5 0	30	105 2 6	68 0 0
50	56 5 10	20 18 8			
60	89 3 4	12 19 2	60-59	107 2 6	49 17 6
			50	131 0 10	73 19 2
50-51	70 18 4	34 10 0	40	154 5 10	101 17 6
60	85 7 6	22 7 6	30	184 13 4	126 4 2

## Guaranteed Bonuses.

Approximate extra premiums charged to secure a temporary annual addition of £100 to a policy for a given term. The addition in the case of the twenty-year distribution policy, for example, is added for twenty years, so that in the twentieth year the total additions to the policy would be £2,000. In the case of the fifteen-year distribution policy, the additions would be made for fifteen years only, and in the case of a ten-year distribution policy, for ten years only. These additions are applied to policies where the profits are deferred, respectively, for 20, 15, or 10 years.

Age.	10-Year Distribution Period.	15-Year Distribution Period.	20-Year Distribution Period.
	£ s. d.	£ s. d.	£ s. d.
21	6 0 0	8 12 6	11 7 6
22	6 0 10	8 15 0	11 10 0
23	6 1 8	8 16 8	11 13 4
24	6 2 6	8 18 4	11 16 8
25	6 4 2	9 0 10	12 0 10
26	6 5 8	9 3 4	12 5 0
27	6 6 0	9 5 10	12 10 0
28	6 8 4	9 8 4	12 15 0
29	6 10 0	9 11 8	13 0 10
30	6 11 8	9 15 0	13 7 6
31	6 14 2	9 19 2	13 15 0
32	6 15 10	10 3 4	14 2 6
33	6 18 4	10 8 4	14 11 8
34	7 0 10	10 14 2	15 2 6
35	7 4 2	11 0 0	15 14 2
36	7 7 6	11 6 8	16 7 6
37	7 10 10	11 15 0	17 1 8
38	7 15 0	12 4 2	17 18 4
39	8 0 0	12 14 2	18 15 10
40	8 5 0	13 5 0	19 15 10
41	8 10 10	13 17 6	20 18 4
42	8 18 4	14 11 8	22 2 6
43	9 5 10	15 7 6	23 9 2
44	9 15 0	16 5 0	24 18 4
45	10 5 0	17 4 2	26 10 10
46	10 15 10	18 5 0	28 5 10
47	11 8 4	19 9 2	30 4 2
48	12 1 8	20 15 0	32 5 0
49	12 16 8	22 3 4	34 10 0
50	13 13 4	23 14 2	36 18 4
51	14 12 6	25 7 6	39 10 0
52	15 12 6	27 5 0	42 5 0
53	16 15 0	29 5 0	45 3 4
54	18 0 0	31 8 4	48 5 0
55	19 6 8	33 15 0	51 9 2
56	20 16 8	36 5 10	
57	22 9 2	39 0 0	
58	24 4 2	41 18 4	
59	26 3 4	44 19 2	
60	28 5 0	48 3 4	
61	30 10 0		
62	32 19 2		
63	35 11 8		
64	38 7 6		
65	41 5 10		

## DEFERRED ANNUITY RATES.

Approximate premiums to secure an annuity of £10 commencing at the ages in question. The annuity is payable half-yearly, the first half-yearly payment being made at the expiry of one year from date of last premium. In event of death before the age in question, the premiums are forfeited to the Company.

Age last Birthday.	MALES.			FEMALES.		
	PENSION TO COMMENCE AT			PENSION TO COMMENCE AT		
	AGE 55	AGE 60	AGE 65	AGE 55	AGE 60	AGE 65
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
25	2 2 1	1 6 9	0 16 3	2 4 9	1 9 1	0 18 2
26	2 4 6	1 8 2	0 17 0	2 7 5	1 10 8	0 19 1
27	2 7 2	1 9 8	0 17 9	2 10 4	1 12 4	1 0 0
28	2 10 0	1 11 3	0 18 8	2 13 7	1 14 2	1 1 0
29	2 13 1	1 13 0	0 19 7	2 17 0	1 16 2	1 2 1
30	2 16 6	1 14 11	1 0 6	3 0 9	1 18 3	1 3 3
31	3 0 2	1 16 11	1 1 7	3 4 10	2 0 6	1 4 6
32	3 4 3	1 19 1	1 2 8	3 9 5	2 3 0	1 5 10
33	3 8 9	2 1 6	1 3 11	3 14 4	2 5 9	1 7 4
34	3 13 8	2 4 1	1 5 3	3 19 10	2 8 8	1 8 11
35	3 19 8	2 7 0	1 6 8	4 6 0	2 11 11	1 10 7
36	4 5 4	2 10 1	1 8 3	4 12 9	2 15 5	1 12 5
37	4 12 3	2 13 6	1 9 11	5 0 5	2 19 4	1 14 5
38	5 0 0	2 17 3	1 11 9	5 8 11	3 3 7	1 16 6
39	5 8 9	3 1 5	1 13 9	5 18 8	3 8 3	1 18 10
40	5 18 10	3 6 1	1 16 0	6 9 9	3 13 6	2 1 6
41	..	3 11 4	1 18 5	..	3 19 4	2 4 3
42	..	3 17 2	2 1 1	..	4 5 11	2 7 4
43	..	4 3 8	2 4 0	..	4 13 3	2 10 9
44	..	4 11 2	2 7 3	..	5 1 7	2 14 7
45	..	4 19 9	2 10 10	..	5 11 2	2 18 10
46	..	..	2 15 0	..	..	3 3 6
47	..	..	2 19 7	..	..	3 8 9
48	..	..	3 4 9	..	..	3 14 9
49	..	..	3 10 8	..	..	4 1 6
50	..	..	3 17 0	..	..	4 9 3

## IMMEDIATE ANNUITIES—TWO LIVES.

The following table shows the cost of an annuity of £100, payable yearly, to commence immediately, the annuity being continued in full until the death of the survivor. M=Male. F=Female.

Ages last Birthday.	Purch'se Money.	Ages last Birthday.	Purch'se Money.	Ages last Birthday.	Purch'se Money.	Ages last Birthday.	Purch'se Money.
M. M.	£	M. F.	£	F. M.	£	F. F.	£
40	1,991	40	2,061	40	2,061	40	2,115
50	1,878	50	1,927	50	1,969	50	2,009
60	1,791	60	1,817	60	1,904	60	1,924
70	1,741	70	1,705	70	1,861	70	1,869
80	1,707	80	1,784	80	1,784	80	1,844
90	1,519	90	1,613	90	1,672	90	1,707
100	1,482	100	1,501	100	1,602	100	1,620
110	1,449	110	1,452	110	1,577	110	1,582
120	1,354	120	1,428	120	1,428	120	1,485
130	1,208	130	1,242	130	1,304	130	1,330
140	1,144	140	1,159	140	1,245	140	1,262

## The Cash Value of Bonuses.

THE Tables given on the following page, which may be of use to agents, show the cash value given, by many offices for each £10 of reversionary bonus. As an example of the use of the table, take the case of a whole life policy on a life aged thirty at entry. The profits added to the policy during twenty years, assuming no bonuses have been surrendered, will be, let us suppose, £300 for each £1,000 insurance. The cash value of each £10 of bonus at age fifty, which is the age then attained, is £4 15s. 10d., according to the Hm 4% table. From this it can be deduced that the cash value of the £300 bonus is £143. The age given in the table indicates the age attained and not the age at entry, the cash value, of course, increasing with age.

With regard to the Cash Values of Endowment Assurance bonuses, all the offices do not, of course, commute their bonuses for these values. Some give a greater value and some a less, but our figures indicate the actual values given by several offices, and are an approximate guide to the values allowed by most of the others.

## Cash Value of each £10 Reversionary Bonus payable at death.

Age Attained.	Hm. 3 %	Hm. 3½ %	Hm. 4 %	Hm. 4½ %
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	3 5 9	2 16 5	2 8 11	2 2 9
25	3 11 8	3 2 0	2 14 2	2 7 7
30	3 18 5	3 8 8	3 0 6	2 13 8
35	4 5 11	3 16 1	3 7 8	3 0 7
40	4 14 1	4 4 4	3 15 11	3 8 7
45	5 3 4	4 13 9	4 5 4	3 18 0
50	5 13 2	5 4 0	4 15 10	4 8 7
55	6 3 9	5 15 1	5 17 4	5 0 4
60	6 14 6	6 6 9	5 19 6	5 12 1
65	7 5 1	6 18 2	6 1 9	6 5 9
70	7 15 5	7 9 5	7 13 11	6 18 8
75	8 4 8	7 19 9	7 5 1	7 10 8
80	8 12 4	8 8 5	8 4 7	8 0 11
85	8 18 3	8 15 0	8 11 10	8 8 10
90	9 4 0	9 1 7	8 19 2	8 16 10

## Cash Value of each £10 Reversionary Bonus payable at death, or at the end of the under-mentioned periods if the insurer should then be alive.

Age attained.	Years to run.						
	5	10	15	20	25	30	35
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	..	..	..	..	4 3 8	3 13 1	3 5 1
25	..	..	..	4 17 11	4 4 8	3 14 7	2 7 0
30	..	..	5 15 8	4 19 0	4 6 3	3 16 9	3 10 0
35	..	6 17 8	5 16 5	5 0 3	4 8 3	3 19 9	3 14 0
40	8 5 1	6 18 0	5 17 5	5 2 1	4 11 2	4 3 11	..
45	8 5 3	6 18 10	5 19 1	5 5 1	4 15 8	..	..
50	8 5 6	6 19 10	6 1 6	5 9 3	..	..	..
55	8 5 11	7 1 6	6 5 2	..	..	..	..
60	8 6 6	7 4 1	..	..	..	..	..
65	8 7 5	..	..	..	..	..	..



Table showing the amount of a £1,000 Policy increased by Compound Bonuses every five years at the rate of Bonus per cent. per annum stated in the first column.

RATE OF BONUS.	YEARS IN FORCE.							
	5	10	15	20	25	30	35	40
	£ s. d.	£	£	£	£	£	£	£
1 0 0	1,050	1,102	1,158	1,216	1,276	1,340	1,407	1,477
1 0 6	1,051	1,105	1,162	1,221	1,284	1,350	1,418	1,492
1 1 0	1,052	1,108	1,166	1,227	1,292	1,359	1,429	1,506
1 1 6	1,054	1,110	1,170	1,233	1,299	1,369	1,442	1,520
1 2 0	1,055	1,113	1,174	1,239	1,307	1,379	1,454	1,535
1 2 6	1,056	1,116	1,178	1,245	1,315	1,389	1,466	1,549
1 3 0	1,057	1,118	1,183	1,251	1,323	1,399	1,478	1,564
1 3 6	1,059	1,121	1,187	1,257	1,330	1,409	1,492	1,579
1 4 0	1,060	1,124	1,191	1,262	1,338	1,419	1,504	1,594
1 4 6	1,061	1,126	1,195	1,268	1,346	1,429	1,516	1,609
1 5 0	1,062	1,129	1,199	1,274	1,354	1,439	1,528	1,624
1 5 6	1,064	1,132	1,204	1,280	1,362	1,449	1,541	1,640
1 6 0	1,065	1,134	1,208	1,286	1,370	1,459	1,553	1,655
1 6 6	1,066	1,137	1,212	1,293	1,378	1,469	1,565	1,671
1 7 0	1,067	1,140	1,216	1,299	1,386	1,480	1,579	1,686
1 7 6	1,069	1,142	1,221	1,305	1,394	1,490	1,592	1,702
1 8 0	1,070	1,145	1,225	1,311	1,403	1,501	1,606	1,718
1 8 6	1,071	1,148	1,229	1,317	1,411	1,511	1,618	1,734
1 9 0	1,072	1,150	1,234	1,323	1,419	1,522	1,631	1,751
1 9 6	1,074	1,153	1,238	1,329	1,427	1,533	1,646	1,767
1 10 0	1,075	1,156	1,242	1,335	1,436	1,543	1,658	1,783
1 10 6	1,076	1,158	1,247	1,342	1,444	1,554	1,672	1,800
1 11 0	1,077	1,161	1,251	1,348	1,452	1,565	1,685	1,817
1 11 6	1,079	1,164	1,255	1,354	1,461	1,576	1,700	1,834
1 12 0	1,080	1,166	1,260	1,360	1,469	1,587	1,713	1,851
1 12 6	1,081	1,169	1,264	1,367	1,478	1,598	1,727	1,868
1 13 0	1,082	1,172	1,268	1,373	1,486	1,609	1,740	1,885
1 13 6	1,084	1,175	1,273	1,379	1,495	1,620	1,756	1,903
1 14 0	1,085	1,177	1,277	1,386	1,504	1,631	1,769	1,921
1 14 6	1,086	1,180	1,282	1,392	1,512	1,643	1,784	1,938
1 15 0	1,087	1,183	1,286	1,399	1,521	1,654	1,797	1,956
1 15 6	1,089	1,185	1,291	1,405	1,530	1,666	1,814	1,974
1 16 0	1,090	1,188	1,295	1,412	1,539	1,677	1,827	1,992
1 16 6	1,091	1,191	1,299	1,418	1,547	1,689	1,842	2,011
1 17 0	1,092	1,194	1,304	1,425	1,556	1,700	1,856	2,029
1 17 6	1,094	1,196	1,308	1,431	1,565	1,712	1,872	2,048
1 18 0	1,095	1,199	1,313	1,438	1,574	1,724	1,887	2,067
1 18 6	1,096	1,202	1,317	1,444	1,583	1,736	1,902	2,086
1 19 0	1,097	1,205	1,322	1,451	1,592	1,748	1,917	2,105
1 19 6	1,099	1,207	1,326	1,457	1,601	1,760	1,934	2,124
2 0 0	1,100	1,210	1,331	1,464	1,611	1,772	1,949	2,144
2 2 0	1,105	1,221	1,349	1,491	1,648	1,821	2,012	2,224

Table showing when deaths occur out of 100,000 lives existing at age 10. Also expectation of life at each age. Hm. Table.

Age.	Number Living.	Number Dying.	Expecta- tion of Life.	Age.	Number Living.	Number Dying.	Expecta- tion of Life.
10	100,000	442	50.29	55	65,748	1,858	16.90
11	99,558	407	49.53	56	64,890	1,414	16.31
12	99,151	383	48.73	57	62,976	1,471	15.07
13	98,766	378	47.89	58	61,505	1,531	15.05
14	98,390	379	47.08	59	59,974	1,601	14.43
15	98,011	386	46.16	60	58,373	1,677	13.88
16	97,615	426	45.29	61	56,696	1,760	13.23
17	97,189	469	44.43	62	54,986	1,849	12.65
18	96,720	525	43.60	63	53,087	1,936	12.09
19	96,195	581	42.81	64	51,151	2,014	11.64
20	95,614	621	42.06	65	49,137	2,080	11.01
21	94,993	645	41.32	66	47,057	2,138	10.43
22	94,348	653	40.60	67	44,919	2,186	9.97
23	93,695	651	39.87	68	42,733	2,224	9.47
24	93,044	647	39.14	69	40,509	2,268	8.98
25	92,397	647	38.40	70	38,241	2,331	8.49
26	91,750	651	37.65	71	35,910	2,401	8.02
27	91,099	663	36.90	72	33,509	2,469	7.57
28	90,431	686	36.16	73	31,040	2,581	7.14
29	89,745	703	35.41	74	28,509	2,667	6.74
30	89,042	718	34.68	75	25,942	2,642	6.37
31	88,324	726	33.94	76	23,400	2,476	6.01
32	87,598	732	33.21	77	20,924	2,369	5.67
33	86,855	743	32.48	78	18,555	2,247	5.34
34	86,122	754	31.74	79	16,308	2,110	5.02
35	85,368	763	31.01	80	14,198	1,969	4.71
36	84,600	789	30.28	81	12,229	1,823	4.43
37	83,811	811	29.56	82	10,403	1,672	4.17
38	83,000	830	28.83	83	8,734	1,522	3.93
39	82,170	844	28.11	84	7,212	1,360	3.71
40	81,326	854	27.39	85	5,852	1,186	3.51
41	80,472	860	26.67	86	4,666	1,014	3.31
42	79,613	869	25.95	87	3,652	849	3.10
43	78,743	888	25.23	88	2,808	689	2.88
44	77,855	913	24.51	89	2,114	543	2.63
45	76,942	943	23.79	90	1,566	435	2.35
46	76,094	980	23.07	91	1,131	336	2.07
47	75,005	1,020	22.37	92	795	247	1.79
48	73,976	1,067	21.67	93	548	181	1.49
49	72,909	1,103	20.98	94	367	131	1.20
50	71,807	1,133	20.30	95	236	86	.93
51	70,674	1,167	19.62	96	150	56	.68
52	69,507	1,204	18.95	97	94	44	.50
53	68,308	1,251	18.28	98	50	33	.—
54	67,053	1,304	17.61	99	17	17	.—
				100	0	—	.—



## HOW TO ASSIGN A LIFE POLICY.

[Copies of Assignment Forms can be obtained from THE INSURANCE PUBLISHING CO., LTD.  
85, FLEET STREET, E.C.4, at the price of 1s. per doz., or 1½d. each, post free.]

This Indenture made the day of One Thousand Nine Hundred and  
BETWEEN John Robinson of 600, Strand, London, in the County of Middlesex  
(hereinafter called the Vendor) of the one part and Edward Jones, of Brighton, in the  
County of Sussex (hereinafter called the Purchaser) of the other part WITNESSETH that  
in consideration of the sum of this day paid by the Purchaser to the Vendor  
for the absolute purchase of the Policy hereby assigned (the receipt of which sum the  
Vendor doth hereby acknowledge) the Vendor as Beneficial Owner DOth hereby assign  
unto the Purchaser ALL THAT Policy of Assurance for the sum of pounds on  
the life of granted by the dated the  
day of One Thousand Hundred and , numbered , and under  
the annual premium of , and all moneys assured or to become payable by  
or under the said Policy and the full benefit thereof TO HOLD the premises unto the  
Purchaser absolutely AND the Vendor doth hereby covenant with the Purchaser that the  
Vendor will not do or knowingly suffer anything whereby the said Policy may be  
rendered void or voidable or any additional premium or payment shall become payable in  
respect thereof or the Purchaser his executors administrators or assigns may be prevented  
from receiving the several moneys assured or to become payable by or under the said  
Policy or any part thereof respectively. AND IT IS HEREBY DECLARED that the  
transaction hereby effected does not form part of a larger transaction or of a series of  
transactions in respect of which the amount or value or the aggregate amount or value  
of the consideration exceeds Five Hundred Pounds.\*

In Witness whereof the said parties to these presents have hereunto set their hands  
and seals the day and year first above written.  
Signed, sealed, and delivered by the above-named John } JOHN ROBINSON.  
Robinson, in the presence of William Smith, 800, Fleet Street, } (Seal).  
London, Gentleman.

The full names and addresses of the Vendor and Purchaser, and the amount of the  
purchase money must be given. The form must be stamped according to the amount of  
purchase money. Notice of the Assignment must be sent to the office in which the policy  
is effected, the said office being empowered by the Act to charge a fee for acknowledging  
notice of the Assignment up to five shillings for each assignment. Most offices, however,  
register an Assignment without requiring a fee. The purchaser does not become the  
valid owner of a policy until the insurance office has received notice of the Assignment.  
\* See Finance (1909-1910) Act, 1910, sect. 73. Strike out this Clause if it does not apply.

### STAMP DUTIES.

Purchase money £5 or under; Stamp 6d.	
" " over £5, but not exceeding £10, Stamp 1/-	
" " £10, " " " £15, " " 1/6	
" " £15, " " " £20, " " 2/-	
" " £20, " " " £25, " " 2/6	
" " £25, " " " £30, " " 2/6	
For every additional £25 up to £300 ..	
Over £300, 5/- for every £50 up to £500.	
£500, but not exceeding £550, Stamp £5 10s., and so	
on for every additional £50, Stamp 10s.	

## PROBABILITIES OF DYING IN A YEAR ACCORDING TO THE ACTUARIES' H<sup>M</sup>. TABLE:—

Age 10...004,900 or 4·90 per 1,000	Age 55...021,033 or 21·03 per 1,000
15...002,871 ,, 2·87 "	60...029,678 ,, 29·67 "
20...006,329 ,, 6·32 "	65...043,431 ,, 43·43 "
25...006,630 ,, 6·63 "	70...062,192 ,, 62·19 "
30...007,723 ,, 7·72 "	75...098,361 ,, 98·36 "
35...008,774 ,, 8·77 "	80...144,652 ,, 144·65 "
40...010,306 ,, 10·30 "	85...209,885 ,, 209·88 "
45...012,192 ,, 12·19 "	90...279,452 ,, 279·45 "
50...015,950 ,, 15·95 "	

## THE BRITISH OFFICES' LIFE TABLES.

The British Offices' Life Tables, 1893, which were practically completed by the middle of 1901, have now come into use, and will in time, no doubt, supersede the old Institute of Actuaries' Tables with which one is familiar. These new tables, upon which a joint committee of the Institute of Actuaries of London and the Faculty of Actuaries of Scotland have been engaged since 1893, are based upon the actual results disclosed by the experience of 44 English and 16 Scottish assurance offices between the years 1863 and 1893. It was taken in hand because the old Institute of Actuaries' Life Tables, which were published in 1869, were not up to the requirements of modern life office practice. The data for the new tables included (1) All life assurances existing on their policy anniversaries in 1863, and (2) all cases entering between January 1, 1863, and December 31, 1892, both inclusive. The lives were kept under observation up to their policy anniversaries in 1893, or up to the date of the previous death, withdrawal, or maturity. The contributing offices each collected their own data on specially prepared cards, and then passed on the cards to the joint committee under whose direction the tables were compiled. The contributing offices, in addition to bearing the expense of preparing the cards, contributed more than £10,000 towards the cost of the joint committee's labours. This committee consisted of 14 English and 6 Scottish members. The chairman was Mr. R. P. Hardy, and among other members were Mr. C. D. Higham (President of the Institute of Actuaries), Mr. G. M. Low (President of the Faculty of Actuaries), and Mr. A. F. Burrigge and Mr. T. G. Ackland (Hon. Secretaries of the Committee). Mr. Gordon Douglas was Hon. Secretary to the Scottish section. The whole work was under the direction of Mr. T. G. Ackland as Honorary Official Supervisor.

The total number of cards dealt with was 1,105,630. Only those lives which were resident in the United Kingdom at the date of entry were included, all policies originally granted at extra premiums for impaired lives, for hazardous occupations, and for foreign residence, being carefully ascertained and thrown out. The resulting tables, therefore, express the mortality in the United Kingdom for healthy assured lives only. More than one table of mortality statistics has been prepared, but the most important are those derived from the experience of healthy males under whole-life assurances. The lives which came within the purview of these tables numbered 608,000, among which there were 157,000 deaths and 167,000 withdrawals, and 284,000 remained in existence in 1893. The old H<sup>M</sup>. table, which figures prominently in this book, was based on 130,000 lives, of which 20,000 died, 35,000 withdrew, and 75,000 were existing on December 31, 1863. The new tables were graduated by Mr. G. F. Hardy.

Although the mortality shown by the new experience is lighter than that revealed by the Institute of Actuaries' former investigation, yet it is expected that the O<sup>M</sup>. table (the Healthy Males table of the new experience) will bring out in most cases larger policy reserves than would the H<sup>M</sup>. table, when it is applied to the valuation of the liabilities of the life offices.

# EXPECTATION OF LIFE.

Table showing the Expectation or Average Duration of Life, deduced from the Northampton, Carlisle, Equitable, Seventeen Offices, English, and Actuaries' H<sup>M</sup>. and H<sup>F</sup>. (Healthy Males and Females) Experience.

Completed Age.	Northampton Experience.	Carlisle Experience.	Equitable Society's Experience.	"Seventeen Offices" Experience.	English Experience. No. 3 (Males).	Actuaries' H <sup>M</sup> . and H <sup>F</sup> . (Healthy Males and Females) Experience.	Completed Age.
	1780.	1815.	1834.	1843.	1864.	1869.	
0	Years. 25·18	Years. 38·72	Years. ...	Years. ...	Years. 39·91	Years. 57·64	0
5	40·84	51·25	...	...	49·71	53·83	5
10	39·78	48·82	48·83	48·36	47·05	49·89	10
11	39·14	48·04	48·02	47·68	46·31	49·38	11
12	38·49	47·27	47·20	47·01	45·54	48·38	12
13	37·83	46·51	46·40	46·33	44·76	47·50	13
14	37·17	45·75	45·60	45·64	43·97	46·60	14
15	36·51	45·00	44·81	44·96	43·18	45·90	15
16	35·85	44·27	44·04	44·27	42·40	45·14	16
17	35·20	43·57	43·27	43·58	41·64	44·23	17
18	34·58	42·87	42·52	42·88	40·90	43·39	18
19	33·99	42·17	41·78	42·19	40·17	42·64	19
20	33·43	41·46	41·06	41·49	39·48	41·98	20
21	32·90	40·75	40·33	40·79	38·80	41·23	21
22	32·39	40·04	39·60	40·09	38·13	40·51	22
23	31·88	39·31	38·88	39·39	37·46	39·84	23
24	31·36	38·59	38·16	38·68	36·79	39·15	24
25	30·85	37·86	37·44	37·98	36·12	38·44	25
26	30·33	37·14	36·73	37·27	35·44	37·65	26
27	29·82	36·51	36·02	36·56	34·77	36·93	27
28	29·30	35·69	35·33	35·86	34·10	36·18	28
29	28·79	35·00	34·65	35·15	33·43	35·47	29
30	28·27	34·34	33·98	34·43	32·76	34·75	30
31	27·76	33·68	33·30	33·72	32·09	34·04	31
32	27·24	33·03	32·64	33·01	31·42	33·30	32
33	26·72	32·36	31·98	32·30	30·74	32·59	33
34	26·20	31·68	31·32	31·53	30·07	31·86	34
35	25·68	31·00	30·66	30·87	29·40	31·15	35
36	25·16	30·32	30·01	30·15	28·73	30·41	36
37	24·64	29·64	29·35	29·44	28·06	29·69	37
38	24·12	28·96	28·70	28·72	27·39	28·97	38
39	23·60	28·28	28·05	28·00	26·72	28·27	39
40	23·08	27·61	27·40	27·28	26·06	27·57	40
41	22·56	26·97	26·74	26·56	25·39	26·85	41
42	22·04	26·34	26·07	25·84	24·73	26·14	42
43	21·54	25·71	25·40	25·12	24·07	25·42	43
44	21·03	25·09	24·75	24·40	23·41	24·69	44
45	20·52	24·46	24·10	23·69	22·76	23·98	45
46	20·02	23·82	23·44	22·97	22·11	23·27	46
47	19·51	23·17	22·78	22·27	21·46	22·57	47
48	19·00	22·50	22·12	21·56	20·82	21·89	48
49	18·49	21·81	21·47	20·87	20·17	21·20	49
50	17·99	21·11	20·83	20·18	19·54	20·51	50
51	17·50	20·39	20·20	19·50	18·90	19·84	51

# EXPECTATION OF LIFE—(Continued).

Complete Age.	Northampton Experience.	Carlisle Experience.	Equitable Society's Experience.	"Seventeen Offices" Experience.	English Experience. No. 3 (Males).	Actuaries' H <sup>M</sup> . and H <sup>F</sup> . (Healthy Males and Females) Experience.	Completed Age.
	1780.	1815.	1834.	1843.	1864.	1869.	
52	Years. 17·02	Years. 19·68	Years. 19·59	Years. 18·82	Years. 18·28	Years. 19·17	52
53	16·54	18·97	19·00	18·16	17·67	18·50	53
54	16·06	18·28	18·43	17·50	17·06	17·81	54
55	15·58	17·58	17·85	16·86	16·45	17·14	55
56	15·10	16·89	17·28	16·22	15·86	16·53	56
57	14·63	16·21	16·71	15·59	15·26	15·90	57
58	14·15	15·55	16·15	14·97	14·68	15·26	58
59	13·68	14·92	15·60	14·37	14·10	14·64	59
60	13·21	14·34	15·06	13·77	13·53	13·99	60
61	12·75	13·82	14·51	13·18	12·96	13·42	61
62	12·28	13·31	13·96	12·61	12·41	12·83	62
63	11·81	12·81	13·42	12·05	11·87	12·26	63
64	11·35	12·30	12·88	11·51	11·34	11·72	64
65	10·88	11·79	12·35	10·97	10·82	11·17	65
66	10·42	11·27	11·83	10·46	10·32	10·65	66
67	9·96	10·75	11·32	9·96	9·83	10·12	67
68	9·50	10·23	10·82	9·47	9·36	9·61	68
69	9·05	9·70	10·32	9·00	8·90	9·13	69
70	8·60	9·18	9·84	8·54	8·45	8·68	70
71	8·17	8·65	9·36	8·10	8·03	8·16	71
72	7·74	8·16	8·88	7·67	7·62	7·65	72
73	7·33	7·72	8·42	7·26	7·22	7·24	73
74	6·92	7·33	7·97	6·86	6·85	6·83	74
75	6·54	7·01	7·52	6·48	6·49	6·56	75
76	6·18	6·69	7·08	6·11	6·15	6·17	76
77	5·83	6·40	6·64	5·76	5·82	5·85	77
78	5·48	6·12	6·20	5·42	5·51	5·48	78
79	5·11	5·80	5·78	5·09	5·21	5·22	79
80	4·75	5·51	5·38	4·78	4·93	4·93	80
81	4·41	5·21	5·00	4·48	4·66	4·61	81
82	4·09	4·93	4·63	4·18	4·41	4·36	82
83	3·80	4·65	4·30	3·90	4·17	4·04	83
84	3·58	4·39	4·00	3·63	3·95	3·84	84
85	3·37	4·12	3·73	3·36	3·73	3·58	85
86	3·19	3·90	3·50	3·10	3·53	3·44	86
87	3·01	3·71	3·31	2·84	3·34	3·26	87
88	2·86	3·59	3·11	2·59	3·16	3·05	88
89	2·66	3·47	2·91	2·35	3·00	2·94	89
90	2·41	3·28	2·65	2·11	2·84	2·68	90
91	2·09	3·26	2·36	1·89	2·69	2·46	91
92	1·75	3·37	2·03	1·67	2·55	2·25	92
93	1·37	3·48	1·70	1·47	2·41	2·34	93
94	1·05	3·53	1·31	1·28	2·29	2·00	94
95	·75	3·53	1·05	1·12	2·17	1·90	95
96	·50	3·46	·75	·99	2·06	1·06	96
97	...	3·28	·50	·89	1·95	1·00	97
98	...	3·07	...	·75	1·85	·50	98
99	...	2·77	...	50	1·76	...	99

# FRIENDLY SOCIETIES.

Name of Society. Date of Formation. Address of Head Office.	Year ending Dec. 31.	Total Funds.	Increase or Decrease of Funds in Year.	Collec- tions.	Commis- sion and Expenses of Manage- ment.	Cost per cent.
		£	£	£	£	
Aberdeen & Northern (1862) 213, George Street, Aberdeen.	1912 1913 1914 1915 1916	140,868 149,788 157,497 164,374 172,955	8,645 8,920 7,709 6,877 8,581	18,377 19,193 19,748 21,162 23,406	5,072 5,231 5,650 6,249 6,914	27.60 27.25 28.61 29.53 29.54
Albion ... (1861) 9 & 11, Moor Lane, Bolton.	1912 1913 1914 1915 1916	68,901 73,747 76,984 80,830 85,572	4,257 4,846 3,237 3,846 4,742	21,179 21,252 20,626 21,819 22,934	7,043 7,296 7,000 7,506 7,813	33.25 34.33 33.94 34.40 34.07
B'kburn Phil. Mutual (1863) 2, Heaton Street, King Street, Blackburn.	1912 1913 1914 1915 1916	58,522 61,599 65,147 68,210 72,780	3,930 3,077 3,548 3,062 4,570	12,116 13,594 13,749 14,418 15,026	3,940 5,265 5,250 4,522 4,522	32.52 38.73 38.18 31.36 30.09
Bristol, West of Eng. North Street, Bedminster, Bristol.	1914 1915 1916	1,311 2,568 4,636	923 1,257 2,068	3,302 5,051 6,971	2,122 2,785 3,552	64.26 55.14 50.95
City of Glasgow ... (1862) 200, Bath Street, Glasgow.	1912 1913 1914 1915 1916	306,487 319,781 333,282 344,569 362,916	12,639 13,294 13,501 11,287 14,397	50,485 53,314 54,435 61,586 69,563	25,895 26,348 26,620 29,000 32,806	51.29 49.42 48.90 47.09 47.16
L'pool Victoria Legal (1843) St. Andrew Street, Holborn Circus, E.C.4	1912 1913 1914 1915 1916	4,730,731 5,173,255 5,584,878 5,976,758 6,235,152	412,102 442,524 411,623 391,880 258,394	1,398,887 1,478,784 1,548,364 1,708,808 1,820,542	604,903 656,991 695,199 741,257 789,569	43.24 44.43 44.90 43.38 43.37
Planet .. (1905) Planet Buildings, Corporation St., Birmingham.	1912 1913 1914 1915 1916	6,897 10,017 16,059 21,393 34,444	1,487 3,120 6,042 5,334 13,051	16,205 22,569 32,225 39,382 46,621	9,834 13,028 18,231 22,209 22,824	60.68 57.73 56.57 56.39 48.96

# FRIENDLY SOCIETIES.

Name of Society. Date of Formation. Address of Head Office.	Year ending Dec. 31.	Total Funds.	Increase or Decrease of Funds in Year.	Collec- tions.	Commis- sion and Expenses of Manage- ment.	Cost per cent.
		£	£	£	£	
Preston Shelley ... (1831) 1, Lune Street, Preston.	1912 1913 1914 1915 1916	164,126 170,800 175,960 183,235 188,812	6,807 6,674 5,160 7,275 5,577	26,807 27,433 26,086 27,532 28,115	8,264 8,434 9,255 9,139 9,070	30.83 30.74 35.48 33.19 32.26
Royal Co-operative... (1900) 21-23, Stamford St., London, S.E.1	1912 1913 1914 1915 1916	17,003 18,933 26,314 30,819 37,689	3,935 1,930 7,381 4,505 6,870	70,714 76,401 77,651 83,861 103,576	38,857 40,457 40,872 41,637 54,288	54.95 52.95 52.64 49.65 52.41
Royal Liver ... (1850) Pier Head, Liverpool.	1912 1913 1914 1915 1916	3,816,693 4,077,454 4,336,283 4,290,426 4,496,603	223,137 260,761 258,829 45,857 204,786	1,054,515 1,059,872 1,070,260 1,138,460 1,217,655	432,133 417,008 426,084 447,192 483,343	40.98 39.35 39.81 39.28 39.69
Scottish Legal ... (1852) 84, Wilson Street, Glasgow.	1912 1913 1914 1915 1916	1,087,962 1,174,970 1,253,236 1,269,938 1,341,382	56,087 87,007 78,266 16,702 71,444	372,159 393,893 402,452 449,090 456,922	159,650 161,802 174,772 188,697 183,294	42.90 41.08 43.43 42.02 40.11
Scottish U'd Reform (1870) 102, Bath Street, Glasgow.	1912 1913 1914 1915 1916	32,932 35,010 37,260 38,639 40,151	2,273 2,078 2,250 1,379 1,512	10,299 10,557 10,899 11,888 12,392	3,980 4,111 4,458 4,738 4,704	38.64 38.94 40.90 39.86 37.96



# POLICIES OF ASSURANCE ACT, 1867.

*Vict. 30 and 31. Cap. cxliv. An Act to enable Assignees of Policies of Life Assurance to sue thereon in their own Names. [20th August, 1867.]*

Whereas it is expedient to enable Assignees of Policies of Life Assurance to sue thereon in their own Names: Be it enacted by the Queen's most Excellent Majesty, by and with the Advice and Consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:

1. Any person or corporation now being or hereafter becoming entitled, by Assignment or other Derivative Title, to a Policy of Life Assurance, and possessing at the time of action brought the right in equity to receive and the right to give an effectual discharge to the Assurance Company liable under such Policy for moneys thereby assured or secured, shall be at liberty to sue at law in the name of such person or corporation to recover such moneys.

2. In any action on a Policy of Life Assurance, a defence on equitable grounds, or a reply to such defence on similar grounds, may be respectively pleaded and relied upon in the same manner and to the same extent as in any other personal action.

3. No assignment made after the passing of this Act of a Policy of Life Assurance shall confer on the assignee therein named, his executors, administrators, or assigns, any right to sue for the amount of such Policy, or the moneys assured or secured thereby, until a written notice of the date and purport of such assignment shall have been given to the Assurance Company liable under such policy at their principal place of business for the time being, or in case they have two or more principal places of business, then at some one of such principal places of business, either in *England*, or *Scotland*, or *Ireland*; and the date on which such notice shall be received shall regulate the priority of all claims under any assignment; and a payment *bona fide* made in respect of any Policy by any Assurance Company before the date on which such notice shall have been received shall be as valid against the assignee giving such notice as if this Act had not been passed.

4. Every Assurance Company shall, on every Policy issued by them after the thirtieth day of *September*, One thousand eight hundred and sixty-seven, specify their principal place or principal places of business at which notice of assignment may be given in pursuance of this Act.

5. Any such assignment may be made either by endorsement on the Policy or by a separate instrument in the words or to the effect set forth in the schedule hereto, such endorsement or separate instrument being duly stamped.

6. Every Assurance Company to whom notice shall have been duly given of the assignment of any Policy under which they are liable shall, upon the request in writing of any person by whom any such notice was given or signed, or of his executors or administrators, and upon payment in each case of a fee not exceeding five shillings, deliver an acknowledgment in writing under the hand of the Manager, Secretary, Treasurer, or other principal officer of the Assurance Company of their receipt of such notice; and every such written acknowledgment, if signed by a person being *de jure* or *de facto* the Manager, Secretary, Treasurer, or other principal officer of the Assurance Company whose acknowledgment the same purports to be, shall be conclusive evidence as against such Assurance Company of their having duly received the notice to which such acknowledgment relates.

7. In the construction and for the purposes of this Act the expression "Policy of Life Assurance," or "Policy," shall mean any instrument by which the payment of moneys, by or out of the funds of an Assurance Company on the happening of any contingency depending on the duration of human life, is assured or secured; and the expression "Assurance Company" shall mean and include every corporation, association, society, or company now or hereafter carrying on the business of assuring lives or survivorships, either alone or in conjunction with any other object or objects.

8. Provided always, that this Act shall not apply to any Policy of Assurance granted or to be granted or to any contract for a payment of death entered into or to be entered into in pursuance of the provisions of the Acts 16th and 17th Vict., cap. 45, and 27th and 28th Vict., cap. 43, or either of those Acts, or to any engagement for payment on death by any Friendly Society.

9. For all purposes this Act may be cited as "The Policies of Assurance Act, 1867."

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# PRUDENTIAL

Assurance Company, Limited,  
**HOLBORN BARS, LONDON.**

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**EVERY DESCRIPTION OF LIFE ASSURANCE AND ANNUITY  
BUSINESS TRANSACTED.**

Invested Funds - **£100,000,000**

Claims Paid - **£144,000,000**

**THE LAST ANNUAL AND VALUATION REPORTS**  
can be obtained on application.

# AUSTRALIAN MUTUAL PROVIDENT SOCIETY.

ESTABLISHED 1849.

The **LARGEST MUTUAL LIFE OFFICE** in the Empire.

FUNDS nearly - **£35,500,000**

ANNUAL INCOME over **£4,500,000**

**MODERATE PREMIUMS. LIBERAL CONDITIONS.**  
**WORLD-WIDE POLICIES.**

**EVERY YEAR A BONUS YEAR.**

**Whole Life Policies 20 years in force show average  
increase of the sum assured by bonus exceeding 50%**

**Endowment Assurance results also unsurpassed.**

"A stronger Life Office does not exist, and the bonus record of the Society  
is truly remarkable."—*Saturday Review.*

**37, Threadneedle Street, LONDON, E.C.2**

# BRITANNIC

**Assurance Company, Ltd.**

## ORDINARY BRANCH—

**Whole Life Assurances, with and without Profits.**

**Endowment Assurances, with and without Profits.**

**House Purchase, in combination with Life Assurance.**

## INDUSTRIAL BRANCH—

**Adult Assurances, Whole Life and Endowment.**

**Children's Assurances, Whole Life and Endowment.**

**OVER £11,650,000 PAID IN CLAIMS.**

**Funds Exceed £4,250,000.**

Agents required in all parts of the United Kingdom; splendid opportunities for  
energetic men.

**CHIEF OFFICES:**

**BROAD STREET CORNER, BIRMINGHAM.**

# British Equitable

**ASSURANCE COMPANY, Ltd.**

ACCUMULATED FUNDS exceed - - £1,620,000  
 SUBSCRIBED CAPITAL - - - 300,000  
 PAID-UP CAPITAL - - - 34,500

**LIFE FIRE  
 ACCIDENT BURGLARY  
 EMPLOYERS' LIABILITY and  
 THIRD PARTY INSURANCES**

Write for particulars of Guaranteed Contracts  
 securing a bonus of £2 per cent. to

The Manager: 1, 2 & 3, QUEEN STREET PLACE, LONDON, E.C.4

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BEST PRICES FOR ALL  
 INSURANCE SHARES  
 are to be obtained by dealing  
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**85, FLEET STREET, LONDON, E.C.4.**

TELEPHONE:  
 1653 Holborn.

TELEGRAMS:  
 "Vestocox, Fleet, London."

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# COMMERCIAL UNION

**ASSURANCE COMPANY, Ltd.**

**FIRE—LIFE—MARINE—ACCIDENT.**

Capital fully Subscribed	£2,950,000
Capital Paid up	£295,000
Life Funds	£7,104,345
Special Trust Funds—	
"West of England"	478,342
"Hand-in-Hand"	3,357,720
"Union Life Fund"	4,084,082
"Liverpool Victoria Life Fund"	188,901
Other Assets	15,125,386

Total 31st December, 1916 ... £30,338,776

Total Annual Income exceeds ... £10,300,000

HEAD OFFICE:—24, 25 and 26, CORNHILL, LONDON, E.C.3.  
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The following classes of Insurance effected:—  
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 ACCIDENT, including Personal Accident, Third Party, Burglary, Plate Glass,  
 Fidelity Guarantee, Employers' Liability, Workmen's Compensation & Live Stock.  
 The Company will act as TRUSTEES and EXECUTORS UNDER WILLS.  
 Prospectuses and all information needful for effecting Assurances may be obtained at  
 any of the Company's Offices or Agencies throughout the World.

## STONE & COX LIFE POLICY CONDITIONS

They deal entirely with the Conditions of Policies  
 as they apply to persons of non-hazardous  
 occupations. Only the Conditions which actually  
 appear in the Policy Issued are given.

Most Handy Size for the Pocket—7 inches deep; 3½ inches wide.

**PRICES:—**

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Established 1862.

## LONDON AND LANCASHIRE LIFE AND GENERAL

Assurance Association, Limited.

Head Office:—66 and 67, CORNHILL, LONDON, E.C.3.

### LIFE ASSURANCE OF EVERY DESCRIPTION.

Low Rates. Simple Conditions. World-wide Policies.

Total Premium Income nearly	£570,000
Total Funds and Assets nearly	£4,500,000

#### The "Supreme" Accident & All-Illness Policy.

In addition to providing large Capital Sums for Death, compensates up to 104 weeks for all Accidents and up to 52 weeks for all illnesses.

NO MEDICAL EXAMINATION.

#### The "Desirable" Policy for Motorists.

Full Indemnity against Loss or Damage to Car by Accident, Fire or Theft. Unlimited Indemnity against Claims by Public, including Passengers.

£1,000 in event of Fatal Injury to Owner.

The following Classes of Business transacted:—

#### LIFE. FIRE. ACCIDENT.

Burglary. Workmen's Compensation. Domestic Servants Third Party & Drivers' Risks. Motor Car. Fidelity Guarantee Plate Glass. Bolders. Gas and Steam Engines. Lifts, &c Loss of Profits. Executor and Trustee.

Prospectuses and every information may be had on application.

Wm. AENEAS MACKAY - - - General Manager.

## MARINE & GENERAL MUTUAL LIFE

ASSURANCE SOCIETY.

Chief Office: 14, LEADENHALL STREET, LONDON, E.C.3.

ESTABLISHED 1852.

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#### LIFE ASSURANCE IN ALL ITS BRANCHES.

Special attention is directed to the exceptional privileges attaching to the Society's non-forfeitable Whole Life and Endowment Assurances.

During the whole of the Society's existence, extending over a period of 64 years, the Bonus Additions to the sums Assured under Life Policies have averaged £2 per cent. per Annum and upwards.

## METROPOLITAN Life Assurance Society.

Apply for Particulars of the Society's

### DISCOUNTED ABATEMENT SYSTEM.

Annual Premium, for first five years reduced in anticipation of future distribution of surplus, for Whole-Life Policies or Endowment Assurances of £100.

Age next Birthday.	Assurance Payable.		
	At Death.	At Death or Age 55.	At Death or Age 60.
	£ s. d.	£ s. d.	£ s. d.
25	1 12 3	2 10 7	2 3 1
30	1 16 9	3 3 7	2 12 8
35	2 2 9	4 3 2	3 5 11
40	2 9 10	5 16 0	4 6 0

After five years the Premiums under this scheme are subject to FURTHER REDUCTION in respect of any abatement declared in excess of 33 per cent.

NO COMMISSION. NO SHAREHOLDERS.

Offices: 13, Moorgate Street, LONDON, E.C.2

## WESLEYAN AND GENERAL

ASSURANCE SOCIETY.

Principal Office - - - BIRMINGHAM.

London Branch Offices - 20-23, HOLBORN, E.C.1

Accumulated Funds Exceed

£2,800,000

Claims Paid Exceed

£8,500,000

ALL CLASSES OF LIFE ASSURANCE AND ANNUITIES TRANSACTED.

Under the latest form of Policy an Annual Bonus of £3 per cent. is Guaranteed.

Prospectuses and quotations to meet individual requirements may be obtained on application.

A. L. HUNT - - - General Manager.



## NORWICH UNION Mutual Life Office

COMBINATION OF

AGE, MAGNITUDE, RESERVE BASIS, &  
PROFIT-EARNING CAPACITY

THE STRONGEST IN THE WORLD.

*Perusal of recently published War Time  
Prospectus makes that fact very clear.*

"Briefly our 1916 record may be summed up thus—a new business appreciably greater than our excellent record of 1915, and very substantially in excess of that of any other home office not transacting industrial business: cost of management on the most conservative basis consistent with full efficiency: a very notable excess interest-earning on funds: good fortune in the matter of war-shrinkage of capital values: and a highly favourable mortality experience in spite of war claims."

*Extract from Speech at General Meeting, 23rd May, 1917.*

## PEARL

ASSURANCE COMPANY, Ltd.

ESTABLISHED 1864.

Annual Income - - £4,000,000

Claims Paid Exceed - £19,500,000

The Company transacts all descriptions of Life Assurance, including Annuities; also Personal Accident and Employers' Liability Insurance.

The Premium Rates of the Company are so arranged as to meet the requirements of all classes.

CHIEF OFFICE:

HIGH HOLBORN, W.C.1.

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## REFUGE

ASSURANCE COMPANY LTD.

CHIEF OFFICE:—

OXFORD STREET, MANCHESTER.

Premium Income Exceeds	-	-	£4,100,000
Funds Exceed	-	-	£13,500,000
Claims Paid Exceed	-	-	£24,000,000

ESTABLISHED 1877.

## Scottish Insurance Corporation, Ltd.

Chief Office:—115, GEORGE STREET, EDINBURGH.

LONDON: 14, Nicholas Lane, E.C.4.

DUBLIN: 39, Westmoreland Street.

The Corporation undertakes the following Branches of Business:—

**LIFE, ENDOWMENT, AND ANNUITY INSURANCE.**—Exemption from Payment of Premiums. Immediate Reduction of Accident and Fidelity Premiums to Life Policyholders.

**TRUSTEESHIPS.**—The Corporation will act as Trustee in Private or Public Trusts at a small Annual Fee. Estimates given on application.

**FIRE INSURANCE.**—Fire Insurances granted on Equitable Terms. Policies issued covering Private, Public, Manufacturing, Mercantile and other classes of risk.

**PERSONAL ACCIDENT AND ILLNESS INSURANCE.**—Accident and All-Illness Policies without Medical Examination. With or Without Life Insurance Benefit. Immediate Reduction of Premiums to Life Policyholders.

**EMPLOYERS' LIABILITY INSURANCE.**—At Favourable Rates of Premium to insure Compensation for Accidents in most Trades and Occupations.

**THIRD PARTY INSURANCE.**—Drivers', Property Owners' and General Risks. Moderate Rates quoted.

**TRANSIT INSURANCE.**—Insurance against Loss or Damage, occasioned by any and all risks of Specie, Documents, Deeds, Bills, and Securities whilst in Transit by First-Class Steamers, as well as by Registered Post, Railways, or Public Carriers.

**FIDELITY INSURANCE.**—Individual and Collective Bonds issued. Moderate Rates of Premium. Immediate Reduction of Premiums to Life Policyholders.

**MOTOR INSURANCE.**—Private Cars, Business Vehicles, and Cycles at Reasonable Rates.

**BURGLARY AND HOUSEBREAKING INSURANCE.**—Business Premises and Private Residences. Rates of Premium from 1s. 6d. per £100.

Detailed Prospectuses and Balance Sheet on application.  
Manager and Secretary—HARRY ARMOUR.

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## **The Horse, Carriage & General** INSURANCE Company Ltd.

Honoured with the Patronage of His Majesty the King.

HORSE, LIVE STOCK, FIRE, BURGLARY, PERSONAL ACCIDENT, MOTOR CAR, VEHICLE, DRIVERS' ACCIDENT INDEMNITY, EMPLOYERS' LIABILITY, FIDELITY GUARANTEE, and GENERAL INDEMNITY INSURANCES.

CLAIMS PAID EXCEED £875,000.

**21, Ironmonger Lane, Cheapside, E.C.2**

R. R. WILSON, Secretary.

R. PARKER SMITH, Asst. Sec.

## **LONDON & MANCHESTER**

**ASSURANCE COMPANY, LTD.**

INCORPORATED 1869 UNDER ACT OF PARLIAMENT.

Chief Office: 50, FINSBURY SQUARE, LONDON, E.C.2

PREMIUM INCOME exceeds - £825,000

FUNDS exceed - - £1,650,000

INDUSTRIAL AND ORDINARY BUSINESS TRANSACTED.

LIFE AND ENDOWMENT ASSURANCES AND ANNUITIES.

CLAIMS PAID EXCEED £4,500,000.

PROMPT SETTLEMENTS.

## **SCOTTISH UNION AND NATIONAL**

**Insurance Company.**

ESTABLISHED 1824.

ASSETS EXCEED - - £11,000,000.

**LIFE - ACCIDENT - FIRE - MARINE**

**EDINBURGH: 35, St. Andrew Square.**

**LONDON: 5, Walbrook, E.C.4., & 4, St. James's St., S.W.1.**

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